



STIC Search Report

EIC 3600

STIC Database Tracking Number: 162907

TO: Naeem Haq
Location: Knox 5C04
Art Unit : 3625
Wednesday, September 28, 2005

Case Serial Number: 09/669335

From: Caryn Wesner-Early
Location: EIC 3600
Knox Rm. 4B71
Phone: 272-3543

caryn.wesner-early@uspto.gov

Search Notes

If a modification or re-focus of this search is needed, please let me know.

Caryn S. Wesner-Early, MSLS
Technical Information Specialist
EIC 3600, US Patent & Trademark Office
Phone: (571) 272-3543
Fax: (571) 273-0046
caryn.wesner-early@uspto.gov



705 / 26, 27
/44

(MT)

Access DB# 167007

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Naeem Haq Examiner #: 78786 Date: 9/27/2005
 Art Unit: 3625 Phone Number 571-272-6758 Serial Number: 09/669,335
 Mail Box Location: KNX-5C04 Results Format Preferred (circle): PAPER ~~DISK~~ ~~E MAIL~~

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Order File Processes for Purchasing on the Internet Using Verified Order Information

Inventors (please provide full names): Randy D. Sines; Randy A. Gregory

Earliest Priority Filing Date: September 25, 2000

**For Sequence Searches Only* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.*

BACKGROUND OF INVENTION

The invention is directed to a method of purchasing over the Internet. A customer connects to a merchant computer to place an order; however, the customer does not provide all the information that the merchant needs to complete the transaction. For example, the customer does not disclose his or her credit card number to the merchant. The customer then connects to a bank computer and authorizes the bank to complete the transaction. The bank computer then connects to the merchant computer and provides the missing data needed by the merchant to complete the transaction.

I need the searcher to do a focused search for art that teaches that a customer withholds information from a merchant and then authorizes a bank computer to provide the missing information to the merchant in order to complete the transaction

Please provide an NPL search for claims 54 and 62 and an inventors' search. All references must be before the priority date as shown above.

STAFF USE ONLY

	Type of Search	Vendors and cost where applicable
Searcher: _____	NA Sequence (#) _____	STN _____
Searcher Phone #: _____	AA Sequence (#) _____	Dialog _____
Searcher Location: _____	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: _____	Bibliographic _____	Dr.Link _____
Date Completed: _____	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: _____	Fulltext _____	Sequence Systems _____
Clerical Prep Time: _____	Patent Family _____	WWW/Internet _____
Online Time: _____	Other _____	Other (specify) _____



STIC Search Results Feedback Form

EIC 3600

Questions about the scope or the results of the search? Contact **the EIC searcher or contact:**

Karen Lehman, EIC 3600 Team Leader
(571) 272-3496 Knox 4B68

Voluntary Results Feedback Form

➤ I am an examiner in Workgroup: Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 Knox 4B68



? show files;ds

File 347:JAPIO Nov 1976-2005/Apr(Updated 050801)
(c) 2005 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2005/Sep W03
(c) 2005 European Patent Office

File 349:PCT FULLTEXT 1979-2005/UB=20050922,UT=20050915
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File 350:Derwent WPIX 1963-2005/UD,UM &UP=200561
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File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

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(c) format only 2005 Dialog

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(c) 2005 J. Whitaker & Sons Ltd.

File 2:INSPEC 1969-2005/Sep W3
(c) 2005 Institution of Electrical Engineers

File 35:Dissertation Abs Online 1861-2005/Aug
(c) 2005 ProQuest Info&Learning

File 65:Inside Conferences 1993-2005/Sep W4
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File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Jul
(c) 2005 The HW Wilson Co.

File 474:New York Times Abs 1969-2005/Sep 26
(c) 2005 The New York Times

File 475:Wall Street Journal Abs 1973-2005/Sep 26
(c) 2005 The New York Times

File 256:TecInfoSource 82-2005/Sep
(c) 2005 Info.Sources Inc

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

File 139:EconLit 1969-2005/Sep
(c) 2005 American Economic Association

File 9:Business & Industry(R) Jul/1994-2005/Sep 26
(c) 2005 The Gale Group

File 15:ABI/Inform(R) 1971-2005/Sep 27
(c) 2005 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2005/Sep 26
(c) 2005 The Gale Group

File 20:Dialog Global Reporter 1997-2005/Sep 27
(c) 2005 Dialog

File 148:Gale Group Trade & Industry DB 1976-2005/Sep 27
(c)2005 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2005/Sep 26
(c) 2005 The Gale Group

File 476:Financial Times Fulltext 1982-2005/Sep 27
(c) 2005 Financial Times Ltd

File 610:Business Wire 1999-2005/Sep 27
(c) 2005 Business Wire.

File 613:PR Newswire 1999-2005/Sep 27
(c) 2005 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2005/Sep 27
(c) 2005 The Gale Group

File 624:McGraw-Hill Publications 1985-2005/Sep 27
(c) 2005 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2005/Sep 26

(c) 2005 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2005/Sep 26
 (c) 2005 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 267:Finance & Banking Newsletters 2005/Sep 26
 (c) 2005 Dialog
 File 268:Banking Info Source 1981-2005/Sep W2
 (c) 2005 ProQuest Info&Learning
 File 625:American Banker Publications 1981-2005/Sep 26
 (c) 2005 American Banker
 File 626:Bond Buyer Full Text 1981-2005/Sep 26
 (c) 2005 Bond Buyer
 File 608:KR/T Bus.News. 1992-2005/Sep 27
 (c)2005 Knight Ridder/Tribune Bus News
 File 47:Gale Group Magazine DB(TM) 1959-2005/Sep 27
 (c) 2005 The Gale group
 File 635:Business Dateline(R) 1985-2005/Sep 27
 (c) 2005 ProQuest Info&Learning
 File 570:Gale Group MARS(R) 1984-2005/Sep 26
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 File 484:Periodical Abs Plustext 1986-2005/Sep W3
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Set	Items	Description
S1	57	AU='SINES R D':AU='SINES RANDY D'
S2	0	AU='SINES, R'
S3	41	AU='GREGORY R':AU='GREGORY R A'
S4	6	AU='GREGORY RANDY A'
S5	7	AU='GREGORY, R'
S6	204	AU='GREGORY, R.':AU='GREGORY, R. A.'
S7	4	AU='GREGORY, R.A.'
S8	2	AU='GREGORY, RANDALL':AU='GREGORY, RANDALL, 1962--'
S9	1	AU='GREGORY, RANDY'
S10	311	S1:S9
S11	93	S10 FROM 347,348,349,350,371
S12	6	IC=G06F-017?
S13	6	S11 AND S12
S14	9	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT)() (INS-TITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2W)LOAN? OR S(W-)L OR CREDIT()UNION? ? OR TRUSTED()THIRD()PARTY OR TTP?
S15	7	S11 AND S14

S16	8	S13 OR S15
S17	8	IDPAT (sorted in duplicate/non-duplicate order)
S18	6	IDPAT (primary/non-duplicate records only)
S19	218	S10 NOT S11
S20	2	S14 AND S19
S21	31	VERIF? OR VALIDAT? OR CONFIRM? OR PROVE? OR AUTHENTICAT? OR AUTHORI? OR CERTIFY OR CERTIFI? OR COMPLET??? OR FINISH??? OR FINALI? OR EXECUT???
S22	12	S19 AND S21
S23	14	S20 OR S22
S24	13	S23 NOT PY>2000
S25	13	S24 NOT PD=20000926:20051031
S26	13	RD (unique items)
S27	19	S18 OR S26

27/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01683603
PURCHASING ON THE INTERNET USING VERIFIED ORDER INFORMATION AND BANK
PAYMENT ASSURANCE
ACHAT SUR INTERNET UTILISANT DES DONNEES DE COMMANDE VERIFIEES ET UNE
ASSURANCE DE PAIEMENT BANCAIRE
PATENT ASSIGNEE:

Ecardless Bancorp, Ltd., (4613070), P.O.Box 30301, Spokane, WA 99223,
(US), (Applicant designated States: all)

INVENTOR:

SINES, Randy, D. , 4056 S. Madelia, Spokane, WA 99203, (US)

GREGORY, Randy, A. , 601 W. First Avenue, Suite 1300, Spokane, WA
99201-3828, (US

PATENT (CC, No, Kind, Date):

WO 2003096252 031120

APPLICATION (CC, No, Date): EP 2003724546 030509; WO 2003US14813 030509

PRIORITY (CC, No, Date): US 379846 P 020510

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IT; LI; LU; MC; NL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK

INTERNATIONAL PATENT CLASS: G06F-017/60

LANGUAGE (Publication,Procedural,Application): English; English; English

PURCHASING ON THE INTERNET USING VERIFIED ORDER INFORMATION AND BANK
PAYMENT ASSURANCE

INVENTOR:

SINES, Randy, D ...

...US)

GREGORY, Randy, A ...

INTERNATIONAL PATENT CLASS: G06F-017/60

27/3,K/3 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

016856239 **Image available**

WPI Acc No: 2005-180521/200519

XRPX Acc No: N05-150521

Goods purchasing method for use over Internet, involves using
verification parameters of account information of customer, by bank , to
validate order of goods by customer before assuring payment to merchant

Patent Assignee: ECARDLESS BANCORP LTD (ECAR-N)

Inventor: GREGORY R A ; SINES R D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20050038715	A1	20050217	US 2000669303	A	20000925	200519 B
			US 2004940458	A	20040913	

Priority Applications (No Type Date): US 2000669303 A 20000925; US
2004940458 A 20040913

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20050038715	A1		39	G06F-017/60	Cont of application US 2000669303

... method for use over Internet, involves using verification parameters of account information of customer, by bank , to validate order of goods by customer before assuring payment to merchant

Inventor: GREGORY R A ...

... SINES R D

Abstract (Basic):

... creating a customer account having verification parameters e.g. authorized telephone caller identification, with a bank . An order for goods is placed by a customer via an ordering computer that provides order information including verification variables used by the bank . Verification parameters of the account information are used by the bank to validate the order before assuring payment to a merchant.

... The verification parameters of the account information is used by the bank to validate the order before assuring payment to the merchant, thus allowing to perform secure...

...Title Terms: BANK ;

International Patent Class (Main): G06F-017/60

27/3,K/4 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

015841843 **Image available**

WPI Acc No: 2003-904047/200382

Related WPI Acc No: 2003-139626

XRPX Acc No: N03-721804

Goods purchase conducting method for Internet, involves communicating response to request for assurance of payment to merchant in connection with verification analysis used to determine whether bank makes payment to merchant

Patent Assignee: ECARDLESS BANCORP LTD (ECAR-N); GREGORY R A (GREG-I);

SINES R D (SINE-I)

Inventor: GREGORY R A ; SINES R D

Number of Countries: 103 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200396252	A1	20031120	WO 2003US14813	A	20030509	200382 B
US 20040019563	A1	20040129	US 2000669332	A	20000925	200413
			US 2001859616	A	20010516	
			US 2002379846	P	20020510	
			US 2003435516	A	20030509	
AU 2003230372	A1	20031111	AU 2003230372	A	20030509	200442
CA 2450197	A1	20050519	CA 2450197	A	20031119	200540 N

Priority Applications (No Type Date): US 2002379846 P 20020510; US 2000669332 A 20000925; US 2001859616 A 20010516; US 2003435516 A 20030509 ; CA 2450197 A 20031119

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200396252 A1 E 148 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC

VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ
UG ZM ZW

US 20040019563 A1 G06F-017/60 CIP of application US 2000669332
CIP of application US 2001859616
Provisional application US 2002379846
AU 2003230372 A1 G06F-017/60 Based on patent WO 200396252
CA 2450197 A1 E G06F-017/60

... for assurance of payment to merchant in connection with verification
analysis used to determine whether bank makes payment to merchant
Inventor: GREGORY R A ...

... SINES R D

Abstract (Basic):

... including an Internet specific account number. A communication
is established between a merchant and a **bank** using an Internet
communication link. A response is communicated to a request for
assurance of payment to the merchant in connection with a verification
analysis used to determine whether the **bank** makes the payment to the
merchant.

... account number and the request for assurance of payment is
provided to the merchant and **bank**. The verification analysis is
performed by using the communication between the **bank** and a customer
(10...

...1) a method performed by the **bank** in processing the request for
assurance of payment from a merchant concerning the customer order...

...5) a method of establishing the customer account with the **bank** to pay
merchants in connection with Internet purchase transactions for goods
or services...

... **Bank** Internet service (28...

... **Bank** computer (30

...Title Terms: **BANK** ;

International Patent Class (Main): G06F-017/60

27/3,K/5 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015079108 **Image available**

WPI Acc No: 2003-139626/200313

Related WPI Acc No: 2003-904047

XRPX Acc No: N03-110936

Online transaction method in Internet involves verifying order
information containing location information with customer information
registered in bank to provide payment assurance to merchant

Patent Assignee: GREGORY R A (GREG-I); SINES R D (SINE-I)

Inventor: GREGORY R A ; SINES R D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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US 20020174062 A1 20021121 US 2001859616 A 20010516 200313 B

Priority Applications (No Type Date): US 2001859616 A 20010516

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020174062 A1 41 G06F-017/60

... method in Internet involves verifying order information containing
location information with customer information registered in bank to
provide payment assurance to merchant

Inventor: GREGORY R A ...

... SINES R D

Abstract (Basic):

... by a merchant. The received information is verified with the
customer information registered in a **bank** . An assurance of payment is
provided to the merchant regarding the order based on the...

... As the merchant, customer and the **bank** are in simultaneous
communication, the need for entering account information is avoided and
hence effective...

...Title Terms: **BANK** ;

International Patent Class (Main): **G06F-017/60**

27/AA,AN,AZ,TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2005 European Patent Office. All rts. reserv.

01683603
PURCHASING ON THE INTERNET USING VERIFIED ORDER INFORMATION AND BANK
PAYMENT ASSURANCE
ACHAT SUR INTERNET UTILISANT DES DONNEES DE COMMANDE VERIFIEES ET UNE
ASSURANCE DE PAIEMENT BANCAIRE
APPLICATION (CC, No, Date): EP 2003724546 030509; WO 2003US14813 030509
PRIORITY (CC, No, Date): US 379846 P 020510

27/AA,AN,AZ,TI/2 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00553495
AUTOMATED SYSTEM FOR PLAYING CASINO GAMES HAVING CHANGEABLE DISPLAYS AND
PLAY MONITORING SECURITY FEATURES
SYSTEME AUTOMATISE DE JEUX DE CASINO AVEC AFFICHAGES MODIFIABLES ET
DISPOSITIFS DE SURVEILLANCE DE SECURITE
Application: WO 99US22192 19990923 (PCT/WO US9922192)

27/AA,AN,AZ,TI/3 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016856239
WPI Acc No: 2005-180521/
Goods purchasing method for use over Internet, involves using
verification parameters of account information of customer, by bank, to
validate order of goods by customer before assuring payment to merchant
Local Applications (No Type Date): US 2000669303 A 20000925; US 2004940458
A 20040913
Priority Applications (No Type Date): US 2000669303 A 20000925; US
2004940458 A 20040913

27/AA,AN,AZ,TI/4 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

015841843
WPI Acc No: 2003-904047/
Goods purchase conducting method for Internet, involves communicating
response to request for assurance of payment to merchant in connection
with verification analysis used to determine whether bank makes payment
to merchant
Local Applications (No Type Date): WO 2003US14813 A 20030509; US 2000669332
A 20000925; US 2001859616 A 20010516; US 2002379846 P 20020510; US
2003435516 A 20030509; AU 2003230372 A 20030509; CA 2450197 A 20031119
Priority Applications (No Type Date): US 2002379846 P 20020510; US
2000669332 A 20000925; US 2001859616 A 20010516; US 2003435516 A 20030509
; CA 2450197 A 20031119

27/AA,AN,AZ,TI/5 (Item 3 from file: 350)
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015079108

WPI Acc No: 2003-139626/

Online transaction method in Internet involves verifying order information containing location information with customer information registered in bank to provide payment assurance to merchant
Local Applications (No Type Date): US 2001859616 A 20010516
Priority Applications (No Type Date): US 2001859616 A 20010516

27/AA,AN,AZ,TI/6 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

012784597

WPI Acc No: 1999-590823/

Live card game playing system involving a number of live participants such as at least one player and at least one dealer
Local Applications (No Type Date): WO 99US5361 A 19990311; AU 9929994 A 19990311; US 9841373 A 19980311; US 9841373 A 19980311; US 98159813 A 19980923; US 2000730705 A 20001205; US 9841373 A 19980311; US 2000749046 A 20001226; US 9841373 A 19980311; US 2000749046 A 20001226; US 9841373 A 19980311; US 2000749046 A 20001226; US 2001924815 A 20010807; ZA 20012425 A 19990923; AU 9929994 A 19990311; US 9841373 A 19980311; US 98159813 A 19980923; US 2000730705 A 20001205; US 9841373 A 19980311; US 2000749046 A 20001226; US 2001924815 A 20010807; AU 2003266570 A 20031204; US 9841373 A 19980311; US 98159813 A 19980923; US 2000730705 A 20001205; US 2003722355 A 20031125
Priority Applications (No Type Date): US 98159813 A 19980923; US 9841373 A 19980311; US 2000730705 A 20001205; US 2000749046 A 20001226; US 2001924815 A 20010807; AU 2003266570 A 20031204; US 2003722355 A 20031125

27/AA,AN,AZ,TI/7 (Item 1 from file: 120)
DIALOG(R)File 120:(c) format only 2005 Dialog. All rts. reserv.

08606960

Ye **banks** and braes. Arr. R. Gregory, T. Scott & Phil Solomon

27/AA,AN,AZ,TI/8 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts. reserv.

07799003 INSPEC Abstract Number: A2001-03-1117-017
Title: General brane cosmologies and their global spacetime structure

27/AA,AN,AZ,TI/9 (Item 2 from file: 2)
DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts. reserv.

07695152 INSPEC Abstract Number: A2000-20-9880-032
Title: Nonsingular global string compactifications

27/AA,AN,AZ,TI/10 (Item 3 from file: 2)
DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts. reserv.

07613936 INSPEC Abstract Number: A2000-14-0470-006

Title: Vortices and black holes in dilatonic gravity

27/AA,AN,AZ,TI/11 (Item 4 from file: 2)

DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

07452476 INSPEC Abstract Number: C2000-02-6110B-035

Title: An approach for measuring software evolution using source code features

27/AA,AN,AZ,TI/12 (Item 5 from file: 2)

DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

07109951 INSPEC Abstract Number: A9902-0470-014

Title: Comment on "Absence of Abelian Higgs hair for extreme black holes"

27/AA,AN,AZ,TI/13 (Item 6 from file: 2)

DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

06151086 INSPEC Abstract Number: A9603-9880-028

Title: Smooth metrics for snapping strings

27/AA,AN,AZ,TI/14 (Item 7 from file: 2)

DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

05719641 INSPEC Abstract Number: A9417-1210-014

Title: Role of W condensation in electroweak string stability

27/AA,AN,AZ,TI/15 (Item 8 from file: 2)

DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

04890072 INSPEC Abstract Number: B91038515

Title: Auger electron spectroscopy and Rutherford backscattering characterization of TiN/sub x//TiSi/sub y/ contact barrier metallization

27/AA,AN,AZ,TI/16 (Item 9 from file: 2)

DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

04298359 INSPEC Abstract Number: C89013544

Title: Caching designs eliminate wait states to relieve bottlenecks

27/AA,AN,AZ,TI/17 (Item 10 from file: 2)

DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

01290958 INSPEC Abstract Number: C71017397

Title: Parametric pumping: modeling direct thermal separations of sodium chloride-water in open and closed systems

27/AA,AN,AZ,TI/18 (Item 1 from file: 65)
DIALOG(R)File 65:(c) 2005 BLDSC all rts. reserv. All rts. reserv.

01078480 INSIDE CONFERENCE ITEM ID: CN010559455
A Health Authority View
CONFERENCE: Practice and prospects of the ombudsmen in the United Kingdom

27/AA,AN,AZ,TI/19 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.
05743368 SUPPLIER NUMBER: 12511032
Assessing the quality of expressed preference measures of value.

? show files;ds
 File 347:JAPIO Nov 1976-2005/Apr(Updated 050801)
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 File 350:Derwent WPIX 1963-2005/UD,UM &UP=200561
 (c) 2005 Thomson Derwent
 File 371:French Patents 1961-2002/BOPI 200209
 (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	2714931	BUYER? ? OR PURCHAS??? OR CONSUMER? ? OR VENDEE? ? OR PATR- ON? ? OR CUSTOMER? ? OR CLIENT? ? OR SHOPPER? ? OR USER? ? OR ORDER??? OR BOUGHT OR CHOOS??? OR CHOSEN OR SELECT??? OR TRAN- SACTION? ?
S2	275349	WITHHOLD??? OR WITH()HOLD??? OR WITHHOLD??? OR RESERV??? OR KEEP???()BACK OR DEFER? OR OMIT? ? OR OMITT??? OR LEAV???()OUT OR "NOT"() (INCLUD??? OR COMPLETE? ?) OR INCOMPLETE OR HIDE? ? OR HIDING OR CONCEAL???
S3	3324479	INFORMATION OR DATA OR FACTS OR INFO OR (ACCOUNT OR CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ?)()NUMBER OR VARIABLE? ?
S4	62346	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT)() (INS- TITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2W)LOAN? OR S(W-)L OR CREDIT()UNION? ? OR TRUSTED()THIRD()PARTY OR TTP?
S5	1610830	VERIF? OR VALIDAT? OR CONFIRM? OR ASSUR? OR PROVE? OR AUTH- ENTICAT? OR AUTHORI? OR CERTIFY OR CERTIFI? OR COMPLET??? OR - FINISH??? OR FINALI? OR EXECUT???
S6	381840	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD- WIDE??? OR WIDEBWEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (COMPUTER OR COMMUNICATION? - ?)()NETWORK OR ONLINE OR ON()LINE
S7	1457	S1(10N) (S2(5N)S3)
S8	3601	S4(10N)S5
S9	0	S6(S)S7(S)S8
S10	0	S6 AND S7 AND S8
S11	3	S7 AND S8
S12	183	S2 AND S3 AND S4 AND S5
S13	84	S12 AND (S6 OR IC=G06F-017?)
S14	66	S1 AND S13
S15	62	S2(S)S3(S)S4(S)S5
S16	30	S15 AND (S6 OR IC=G06F-017?)
S17	23	S1 AND S16
S18	26	S11 OR S17
S19	26	IDPAT (sorted in duplicate/non-duplicate order)
S20	26	IDPAT (primary/non-duplicate records only)

20/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014832088 **Image available**
WPI Acc No: 2002-652794/200270

Method for automatic transfer service using id number and business registration number

Patent Assignee: KANG K H (KANG-I); KSNET INC (KSNE-N); LEE S S (LEES-I)
Inventor: KANG K H; LEE S S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002030056	A	20020422	KR 200214817	A	20020319	200270 B

Priority Applications (No Type Date): KR 200214817 A 20020319

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002030056	A		1	G06F-017/60	

Abstract (Basic):

... in money transfer by using an ID number of a business registration number of a **customer** .
... The terminals of a financial organization transmit **client** information including the ID number, name, the amount of money, and the particulars to a server computer of a service organization through the **Internet** , an exclusive line, or a telephone line(S10). The server computer searches the existence of an account designated by a **client** (S11), and transmits automatic transfer data to servers of designated banks(S12). The bank servers search the existence of a **client** 's account(S13). If a designated account exists, the bank servers perform the transfer. The result is informed to the server computer(S17), and stored in a **client** information database(S18). If the transfer is **not completed** due to the shortage of the balance, the transfer-failed **data** are transmitted to the server computer(S16...)

International Patent Class (Main): **G06F-017/60**

20/3,K/7 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014502347 **Image available**
WPI Acc No: 2002-323050/200236
XRPX Acc No: N02-253412

Reserved-seat ticket selling method used in train ticket reservation system, involves transmitting reserved ticket to user through Internet after settlement of price from bank

Patent Assignee: ZH TETSUDO SOGO GIJUTSU KENKYUSHO (JAPN)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002032647	A	20020131	JP 2000214931	A	20000714	200236 B

Priority Applications (No Type Date): JP 2000214931 A 20000714

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002032647	A		26	G06F-017/60	

... seat ticket selling method used in train ticket reservation system,
involves transmitting reserved ticket to user through Internet after
settlement of price from bank

Abstract (Basic):

... A user expected seat is reserved and a ticket is transmitted
through on - line by seat reservation system (5) to a user , based
on user 's request through user terminal (3), and the price for the
reserved seat is settled from bank (7), based on user 's
identification. The reserved ticket recorded with identification
information is then verified by an automatic ticket inspection
machine (9) during usage.

... Reduces user 's burden in reserving a ticket, by selling ticket
through Internet .

... User terminal (3

...Title Terms: USER ;

International Patent Class (Main): G06F-017/60

20/3,K/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014485708 **Image available**

WPI Acc No: 2002-306411/200235

XRPX Acc No: N02-239562

Method for making Internet commercial transactions more secure in
which a user sets up an Internet payment account that is independent
of his bank account but that can be credited and used to make payments
for goods and services

Patent Assignee: CLERC J (CLER-I)

Inventor: CLERC J

Number of Countries: 025 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1187077	A1	20020313	EP 2000402483	A	20000908	200235 B

Priority Applications (No Type Date): EP 2000402483 A 20000908

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1187077 A1 F 10 G07F-007/10

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

Method for making Internet commercial transactions more secure in
which a user sets up an Internet payment account that is independent
of his bank account but that can be credited and...

Abstract (Basic):

... Method has the following steps: connection of a client station
to a web -based supplier of goods or services, selection of products
or services, transfer to the supplier site of client transaction
account details, including an account number, expiry date, and data
associated with the name of...

...account holder. The data are completely independent of the account

holders bank details and do **not include** the account holder's name.
... method for setting up of accounts in secure memory zones and
enabling debit and credit **transactions** to be made to such accounts...
...E-commerce and execution of commercial **transactions** over the **Internet**

...An account is set up for a **user** that is only for use in **Internet transactions** and that has no connection to any other bank account or the person holding the...

...ensured and a person's liability is limited to the amount of credit within their **Internet transaction** account...

... **Internet** computer system (10...

... **Internet** account manager, such as a bank (12...

... **client** computer and modem (14, 16

...Title Terms: **TRANSACTION** ;

20/3,K/13 (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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007014393

WPI Acc No: 1987-014390/198702

XRPX Acc No: N87-010578

Two-step bank draft for cashing or depositing - has sales promotional system which includes sheet having incomplete cheque with certain information missing, obtained by purchasing product

Patent Assignee: TROY S L (TROY-I)

Inventor: MULLENIX K E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4630844	A	19861223	US 85758511	A	19850724	198702 B

Priority Applications (No Type Date): US 85758511 A 19850724

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 4630844	A		5		

... **has sales promotional system which includes sheet having incomplete cheque with certain information missing, obtained by purchasing product**

...Abstract (Basic): Identifying information obtained from an outside commercial source is affixed to the preprinted sheet to **complete** the **bank** bankable **bank** draft, the identifying information comprising the second dollar amount which matches the first dollar amount...

20/3,K/22 (Item 22 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

06890477 **Image available**

METHOD FOR COMMERCIAL **TRANSACTION** ON **INTERNET** AND IDENTITY CONFIRMING
METHOD RELATED TO THE METHOD

PUB. NO.: 2001-117986 [JP 2001117986 A]
PUBLISHED: April 27, 2001 (20010427)
INVENTOR(s): INAGAKI TOSHIHIRO
 OKUBO MASAHIRO
APPLICANT(s): JAPAN AIR SYSTEM CO LTD
APPL. NO.: 11-297365 [JP 99297365]
FILED: October 19, 1999 (19991019)

METHOD FOR COMMERCIAL **TRANSACTION** ON **INTERNET** AND IDENTITY CONFIRMING
METHOD RELATED TO THE METHOD

INTL CLASS: **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To enable even a **user** , who is concerned about security, to utilize a method at ease.

SOLUTION: When **reserving** a seat from a **user** terminal 12 through the **Internet** 11 with a seat **reserving** device 14 for airplane tickets, an ID number for identity **confirmation** is inputted from the **user** terminal 12. The ID number is stored in the PNR of a host computer 141 together with reservation **information** , and the reservation **information** and ID **information** are transferred through a dedicated line 15 to a boarding ticket issuing device 13 and stored in a storage means 132. When the **user** inserts the card of an account non-settled system, on which the ID number inputted...

... storage means 132 and when these numbers are matched, on the basis of the reservation **information** , the boarding ticket issuing device 13 issues a boarding ticket. The account non-settled card...

...card, a point card or a enterprise ID card and is not related to the **account number** of **bank** so that the **user** can use the card at ease.

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20/3,K/26 (Item 26 from file: 347)
DIALOG(R)File 347:JAPIO
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04459396 **Image available**

METHOD FOR COMMUNICATING RESERVED TRANSFER RESULT

PUB. NO.: 06-103296 [JP 6103296 A]
PUBLISHED: April 15, 1994 (19940415)
INVENTOR(s): SUGIHARA KAZUO
APPLICANT(s): HITACHI SOFTWARE ENG CO LTD [472485] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 04-249157 [JP 92249157]
FILED: September 18, 1992 (19920918)
JOURNAL: Section: P, Section No. 1771, Vol. 18, No. 379, Pg. 30, July 15, 1994 (19940715)

ABSTRACT

... user 100 visiting a bank terminal after ending the transfer time of the day inputs **reserved** transfer **transaction data** 12 and cash 13 by means of the automatic transfer machine 11. At the time...

... center 20 together with the transaction data. On the next business day, the center 20 **executes** transfer processing with a transferree **bank** center 40 through an overall bank system 30 and updates the file 22. Then, the...

20/AN,AZ,TI/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016095116

Transfer reservation processing system for bank, transmits alerting notification of transfer information to payer terminal before transfer enforcing date according to designated execution condition
Local Applications (No Type Date): JP 2002249460 A 20020828
Priority Applications (No Type Date): JP 2002249460 A 20020828

20/AN,AZ,TI/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

015439021

System and method for offering deferred redemption finance service over online network by using credit card
Local Applications (No Type Date): KR 200152263 A 20010828
Priority Applications (No Type Date): KR 200152263 A 20010828

20/AN,AZ,TI/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

015059817

Self- authenticating check verification in e.g. bank , involves computing one-way hash value for customer-specific information, based on specific hash algorithm, and comparing it with one-way hash value in MICR line in check
Local Applications (No Type Date): US 2001859356 A 20010518
Priority Applications (No Type Date): US 2001859356 A 20010518

20/AN,AZ,TI/4 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014832088

Method for automatic transfer service using id number and business registration number
Local Applications (No Type Date): KR 200214817 A 20020319
Priority Applications (No Type Date): KR 200214817 A 20020319

20/AN,AZ,TI/5 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014666424

System for linking deposit and loan applying traditional mutual savings club on internet
Local Applications (No Type Date): KR 200039678 A 20000711
Priority Applications (No Type Date): KR 200039678 A 20000711

20/AN,AZ,TI/6 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014516323

Method for managing house subscription intermediating site at internet

communication network
Local Applications (No Type Date): KR 200027594 A 20000523
Priority Applications (No Type Date): KR 200027594 A 20000523

20/AN,AZ,TI/7 (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014502347
Reserved-seat ticket selling method used in train ticket reservation system, involves transmitting reserved ticket to user through Internet after settlement of price from bank
Local Applications (No Type Date): JP 2000214931 A 20000714
Priority Applications (No Type Date): JP 2000214931 A 20000714

20/AN,AZ,TI/8 (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014485708
Method for making Internet commercial transactions more secure in which a user sets up an Internet payment account that is independent of his bank account but that can be credited and used to make payments for goods and services
Local Applications (No Type Date): EP 2000402483 A 20000908
Priority Applications (No Type Date): EP 2000402483 A 20000908

20/AN,AZ,TI/9 (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014469577
Method for booking ticket on internet
Local Applications (No Type Date): KR 200025503 A 20000512
Priority Applications (No Type Date): KR 200025503 A 20000512

20/AN,AZ,TI/10 (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014203034
System and method for paying reserve by using discount card or no card system
Local Applications (No Type Date): KR 200071815 A 20001130
Priority Applications (No Type Date): KR 200071815 A 20001130

20/AN,AZ,TI/11 (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014132210
Ticket reserving/issuing system using Internet
Local Applications (No Type Date): WO 2001JP2172 A 20010319; JP 2001569700 A 20010319; WO 2001JP2172 A 20010319
Priority Applications (No Type Date): JP 200080923 A 20000322

20/AN,AZ,TI/12 (Item 12 from file: 350)

DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014120527

Electronic account settlement system has calculation center in financial institute that selects money transfer procedure, based on relation of amount to be paid for goods, electronic wallet and account balance

Local Applications (No Type Date): JP 99252884 A 19990907

Priority Applications (No Type Date): JP 99252884 A 19990907

20/AN,AZ,TI/13 (Item 13 from file: 350)

DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

007014393

Two-step bank draft for cashing or depositing - has sales promotional system which includes sheet having incomplete cheque with certain information missing, obtained by purchasing product

Local Applications (No Type Date): US 85758511 A 19850724

Priority Applications (No Type Date): US 85758511 A 19850724

20/AN,AZ,TI/14 (Item 14 from file: 350)

DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

003569054

Funds transfer data acquisition and processing method e.g. for shops - involves interrogation of local auxiliary data memory for regular updating at central file

Priority Applications (No Type Date): FR 8112669 A 19810626; FR 7927673 A 19791109

20/AN,AZ,TI/15 (Item 15 from file: 347)

DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

07605766

SALE CREDIT RESERVE FINANCING SYSTEM

APPL. NO.: 2001-285766 [JP 2001285766]

20/AN,AZ,TI/16 (Item 16 from file: 347)

DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

07605765

PREAUTHENTICATION SERVICE SYSTEM BY PORTABLE TERMINAL AND PORTABLE TERMINAL USED FOR THIS SYSTEM AND TOKEN STORAGE DEVICE

APPL. NO.: 2001-290853 [JP 2001290853]

20/AN,AZ,TI/17 (Item 17 from file: 347)

DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

07391044

SERVICE SYSTEM OF COIN-OPERATED LOCKER, ITS INFORMATION PROVIDING METHOD, ITS RESERVATION METHOD AND ITS PROGRAM

APPL. NO.: 2001-059105 [JP 200159105]

20/AN,AZ,TI/18 (Item 18 from file: 347)
DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

07376991
CARD EXCLUSIVELY FOR AIR TICKET

APPL. NO.: 2001-036255 [JP 200136255]

20/AN,AZ,TI/19 (Item 19 from file: 347)
DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

07116882
METHOD AND SYSTEM FOR ELECTRONIC SETTLEMENT AND STORAGE MEDIUM WITH PROGRAM
FOR ELECTRONIC SETTLEMENT STORED THEREIN

APPL. NO.: 2000-165966 [JP 2000165966]

20/AN,AZ,TI/20 (Item 20 from file: 347)
DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

07063397
TICKET ISSUING METHOD USING INFORMATION RECORDING CARD

APPL. NO.: 2000-107997 [JP 2000107997]

20/AN,AZ,TI/21 (Item 21 from file: 347)
DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

06995009
METHOD AND SYSTEM FOR CONTRACTING TRANSFER OF ACCOUNT, TRANSFER CONTRACT
DEVICE, STORAGE MEDIUM AND COMPUTER USING METHOD

APPL. NO.: 2000-029542 [JP 200029542]

20/AN,AZ,TI/22 (Item 22 from file: 347)
DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

06890477
METHOD FOR COMMERCIAL TRANSACTION ON INTERNET AND IDENTITY CONFIRMING
METHOD RELATED TO THE METHOD

APPL. NO.: 11-297365 [JP 99297365]

20/AN,AZ,TI/23 (Item 23 from file: 347)
DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

06725358
SYSTEM FOR PROCESSING APPLICATION PROCEDURE AND IC CARD USED THEREFOR

APPL. NO.: 11-121684 [JP 99121684]

20/AN,AZ,TI/24 (Item 24 from file: 347)
DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

06397275
METHOD AND DEVICE FOR DEPOSITING ELECTRONIC COIN AND PROGRAM STORAGE MEDIUM

APPL. NO.: 10-143925 [JP 98143925]

20/AN,AZ,TI/25 (Item 25 from file: 347)
DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

05757362
RESERVATION SALES SYSTEM

APPL. NO.: 08-196011 [JP 96196011]

20/AN,AZ,TI/26 (Item 26 from file: 347)
DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

04459396
METHOD FOR COMMUNICATING RESERVED TRANSFER RESULT

APPL. NO.: 04-249157 [JP 92249157]

? show files;ds

File 348:EUROPEAN PATENTS 1978-2005/Sep W03

(c) 2005 European Patent Office

File 349:PCT FULLTEXT 1979-2005/UB=20050922,UT=20050915

(c) 2005 WIPO/Univentio

Set	Items	Description
S1	1483466	BUYER? ? OR PURCHAS??? OR CONSUMER? ? OR VENDEE? ? OR PATR- ON? ? OR CUSTOMER? ? OR CLIENT? ? OR SHOPPER? ? OR USER? ? OR ORDER??? OR BOUGHT OR CHOOS??? OR CHOSEN OR SELECT??? OR TRAN- SACTION? ?
S2	531887	WITHHOLD??? OR WITH()HOLD??? OR WITHHOLD??? OR RESERV??? OR KEEP???()BACK OR DEFER? OR OMIT? ? OR OMITT??? OR LEAV???()OUT OR "NOT"() (INCLUD??? OR COMPLETE? ?) OR INCOMPLETE OR HIDE? ? OR HIDING OR CONCEAL???
S3	1005312	INFORMATION OR DATA OR FACTS OR INFO OR (ACCOUNT OR CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ?)()NUMBER OR VARIABLE? ?
S4	102643	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT)() (INS- TITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2W)LOAN? OR S(W-)L OR CREDIT()UNION? ? OR TRUSTED()THIRD()PARTY OR TTP?
S5	1266287	VERIF? OR VALIDAT? OR CONFIRM? OR ASSUR? OR PROVE? OR AUTH- ENTICAT? OR AUTHORI? OR CERTIFY OR CERTIFI? OR COMPLET??? OR - FINISH??? OR FINALI? OR EXECUT???
S6	302879	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD- WIDE??? OR WIDEWEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (COMPUTER OR COMMUNICATION? - ?)()NETWORK OR ONLINE OR ON()LINE
S7	4725	S1(10N) (S2(5N)S3)
S8	7743	S4(10N)S5
S9	35	S6(S)S7(S)S8
S10	53808	IC=G06F-017?
S11	20	S9 AND S10
S12	20	IDPAT (sorted in duplicate/non-duplicate order)
S13	20	IDPAT (primary/non-duplicate records only)

13/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01930027

Secure transaction management

Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung

Procede et dispositif de gestion de transactions securisees

PATENT ASSIGNEE:

Intertrust Technologies Corp., (2434323), 955 Stewart Drive, Sunnyvale,
CA 94085, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, MD 20705, (US)
Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, CA 94530, (US)
Shear, Victor H., 5203 Battery Lane, Bethesda, MD 20814, (US)
Van Wie, David M., 1250 Lakeside Drive, Sunnyvale, CA 94086, (US)

LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis (28273), BERESFORD & Co. 16 High Holborn,
London WC1V 6BX, (GB)

PATENT (CC, No, Kind, Date): EP 1555591 A2 050720 (Basic)

APPLICATION (CC, No, Date): EP 2005075672 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS: G06F-001/00; **G06F-017/60**

ABSTRACT WORD COUNT: 147

NOTE:

Figure number on first page: NONE

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200529	1002
SPEC A	(English)	200529	194028
Total word count - document A			195030
Total word count - document B			0
Total word count - documents A + B			195030

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION 602 may independently distribute control information over very low bandwidth connections that may or may **not** be "real time" connections. ROS 602 provided by the preferred embodiment is "network friendly," and...to provide a more workable "single-threaded" capability is for kernel/dispatcher 552 to use **virtual** page handling algorithms to track "dirty pages" as data areas are written to. The "dirty..."

...data structure can be locked as the pages are compared and swapped. Even though this **virtual** paging solution might be workable for allowing single threading in some applications, the vendor limitations...

...no other swap block references it.

B. Kernel/Dispatcher Memory Management

Memory manager 578 and **virtual** memory manager 580 in the preferred embodiment manage ROM 532 and RAM 534 memory within SPU 500 in the preferred embodiment. **Virtual** memory manager 580 provides a fully "

virtual " memory system to increase the amount of " **virtual** " RAM available in the SPE secure execution space beyond the amount of physical RAM 534a...

...space, controlling how it is accessed, allocated and deallocated. SPU MMU 540, if present, supports **virtual** memory manager 580 and memory manager 578 in the preferred embodiment. In some "minimal" configurations of SPU 500 there may be no **virtual** memory capability and all memory management functions will be handled by memory manager 578. Memory...
...from a block memory to a physical address. "Dope vectors" can also be used by **virtual** memory manager 580 to help manage **virtual** memory.
The ROM 532 memory management task performed by memory manager 578 is relatively simple...

...NVRAM 534b and RAM 534a at a page level to prevent tampering by other processes.

Virtual memory manager 580 provides paging for programs and data between SPU external memory and SPU...

...eventuality may be addressed in two ways:

- (1) subdividing load modules 1100; and
- (2) supporting **virtual** paging.

Load modules 1100 can be "subdivided" in that in many instances they can be...

...demand paging" can be used to relax some of these restrictions, the preferred embodiment uses **virtual** paging to manage large data structures and executables. **Virtual** Memory Manager 580 "swaps" information (e.g., executable code and/or data structures) into and out of SPU RAM 534a, and provides other related **virtual** memory management services to allow a full **virtual** memory management capability. **Virtual** memory management may be important to allow limited resource SPU 500 configurations to execute large...necessary action (e.g., by initiating a control transfer to memory manager 578 and/or **virtual** memory manager 580). Generally, the task will be failed, a page fault exception will be generated, or appropriate **virtual** memory page(s) will be paged in.

E. Kernel/Dispatcher Low Level Services 582

Low...

...EEPROM and FLASH memory (either alone or in combination with memory manager 578 and/or **virtual** memory manager 580).

F. Kernel/Dispatcher BIU handler 586

BIU handler 586 in the preferred...

13/3,K/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01869029

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 1515216 A2 050316 (Basic)
EP 1515216 A3 050323

APPLICATION (CC, No, Date): EP 2004078194 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS: G06F-001/00; **G06F-017/60**

ABSTRACT WORD COUNT: 144

NOTE:

Figure number on first page: 75C

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200511	276
SPEC A	(English)	200511	167210
Total word count - document A			167486
Total word count - document B			0
Total word count - documents A + B			167486

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION each.

More about "Rules and Controls"

The virtual distribution environment 100 prevents use of protected
information except as permitted by the "rules and controls" (control
information). For example, the "rules and...process communications

Services based

C allows simplified and transparent scalability
C simplifies multiprocessor support
C **hides** machine dependencies
C eases network management and support

Component Based Architecture

C processing based on...

13/3,K/8 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01066592 **Image available**

PURCHASING ON THE INTERNET USING VERIFIED ORDER INFORMATION AND BANK
PAYMENT ASSURANCE
ACHAT SUR INTERNET UTILISANT DES DONNEES DE COMMANDE VERIFIEES ET UNE
ASSURANCE DE PAIEMENT BANCAIRE

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Legal Representative:

GREGORY RANDY A (et al) (agent), Wells St. John P.S., 601 W. First
Avenue, Suite 1300, Spokane, WA 99201-3828, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200396252 A1 20031120 (WO 0396252)
Application: WO 2003US14813 20030509 (PCT/WO US0314813)
Priority Application: US 2002379846 20020510

Parent Application/Grant:

Related by Continuation to: US 2001859616 20010516 (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE
SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 51298

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... In preferred methods according to this invention, the order file used
in placement of the **customer order** with the merchant does **not**
include a customer account number, numbers or codes which is or
are separately useful to apply charges to the account. This is eliminated
to reduce the risk of **internet** fraud or other misuse of the customer
account with the bank. Instead, the customer builds the order file in
part or in total and specifies that payment will be **assured** and made by
the **bank**. This is preferably implemented using a displayed icon on the
merchant's **web** site which allows the customer to at some point in the
process of building the order file, or after it is **complete**, to
indicate the U'se of the **bank** as the means for payment.

Where a merchant is previously set up with the bank...as described. The
customer initiates communications with the merchant using a first
communications link. The **customer** then builds the **order** file but does
not include customer account information which is sufficient for

obtaining payment, goods or services in a fraudulent transaction. Instead, -the customer clicks on the bank icon set up on the merchant's web site and this links to the bank web site establishing an additional or second communications linkage therewith, advantageously using a distinct communications mode...
...identity check such as by using bank encoded information written onto the customer computer. The bank analyzes the customer identity information and verifies that it is an active account. The user is prompted for his personal identification code and the user supplies such information. The bank verifies that the personal identification code is correct as an authorized user under the customer's account. If these factors are verified, then this serves as...

13/3,K/13 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00833839 **Image available**

CLIENT-CENTERED SECURE E-COMMERCE

COMMERCE ELECTRONIQUE SECURISE AXE SUR LE CLIENT

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Legal Representative:

SMITH Paul (agent), Paul Smith Intellectual Property Law, 330 - 1508 West Broadway, Vancouver, British Columbia V6J 1W8, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200167408 A1 20010913 (WO 0167408)

Application: WO 2000CA1072 20000918 (PCT/WO CA0001072)

Priority Application: CA 2300347 20000310

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4000

International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... A method for a merchant to secure payment in an electronic commerce transaction over a **communication network**, comprising the steps of:
providing a portal for a purchaser to select items to be...

...receiving from said intermediary information identifying items to be purchased, price, a credit or payment **authorization** number
18
generated by said **financial institution**, but **not including** personal banking **information** of said **purchaser**; and,
using said authorization number to secure credit or payment in relation to the items...

...A method for a merchant to secure payment in an electronic commerce transaction over a **communication network**, comprising the steps of:
providing a portal for a purchaser to select items to be purchased;
providing to an intermediary information identifying the merchant to a **financial institution**;
receiving from said **financial institution** a credit or payment **authorization** and a transaction identifier generated by said intermediary;
receiving from said intermediary information identifying items to be **purchased**, price and said **transaction** identifier, but **not including** personal banking **information** of said **purchaser**; and,
using said authorization number to secure credit or payment in relation to the items...

13/3,K/15 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00788815 **Image available**

METHODS AND SYSTEMS FOR CARRYING OUT DIRECTORY-AUTHENTICATED ELECTRONIC TRANSACTIONS INCLUDING CONTINGENCY-DEPENDENT PAYMENTS VIA SECURE ELECTRONIC BANK DRAFTS

PROCEDES ET SYSTEMES PERMETTANT D'EFFECTUER DES TRANSACTIONS ELECTRONIQUES AUTHENTIFIEES PAR REPERTOIRE COMPRENANT DES PAIEMENTS DEPENDANT D'UNE CONTINGENCE VIA DES TRAITES BANCAIRES ELECTRONIQUES PROTEGEES

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200122329 A1 20010329 (WO 0122329)

Application: WO 2000US26054 20000922 (PCT/WO US0026054)

Priority Application: US 99405741 19990924

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 18576

Main International Patent Class: **G06F-017/60**

Fulltext Availability:
Detailed Description

Detailed Description

... bank agrees to follow.

According to the present invention, an iDraft™ bank (at least the **Web** buyer's home iDraft™ bank and possibly also the **Web** seller's iDraft™ bank) always intermediates between buyers and sellers. Indeed, no seller may **authenticate** a buyer, unless the seller is also an iDraft™ bank . In that case, the buyer may also be an account holder of the iDraft™ bank...

...their

iDraft-member banks

Fig. 2 outlines another aspect of the present invention, wherein a **Web** buyer is authenticated after accessing a **Web** seller's site, in contradistinction to Fig. 1B, wherein the **Web** buyer is **authenticated** by first logging onto his or her home **bank** 's **Web** site and being **authenticated** by his or her home **bank** 's iDraft™ software. As shown in step S21, a **Web** seller receives a purchase request from a **Web** buyer. For example, a **Web** buyer may be logged on the
SUBSTITUTE SHEET (RULE 26)

Web seller' s **Web** site via a personal computer or other **Web** -enabled device, may have selected goods for purchase and may be ready to conclude his or her purchase. Alternately, the **Web** buyer may just have logged onto the **Web** seller's site and may be requesting to be authenticated, to gain access to specially featured goods or services, or to gain access to an area in the **Web** seller's site that may be reserved for authenticated **Web** buyers, for example. The **Web** buyer and the **Web** seller may then establish a secure communication channel conforming, for example, to the SSL protocol...

...protocol), as shown in step S22. According to step S23, the bank iDraft™ software at **Web** seller's site (maintained and controlled - or caused to be maintained and controlled - by a participating iDraft™ bank, such as the **Web** seller's home bank, for example) may then request the **Web** buyer's identification information. Such identification information includes the **Web** buyer's ID, may include the identification of the **Web** buyer's home bank (if this is the first time the **Web** buyer has made a purchase from this **Web** seller), selected biometric data and/or other security information requested by the **Web** buyer 's home bank. The identification **information** , however, does **not** include the **Web** buyer 's password, as such is communicated only to the **Web**

buyer's home bank. The identification information may be sent over the secure communication channel established in step S22 between the **Web** buyer's **Web** -enabled device (such as a personal computer, for example) and the **Web** Seller's server. As shown in step S24, the bank iDraftTM software at **Web** seller's site receives the **Web** buyer's identification information and executes an iDraftTM transaction. Before, the iDraftTM transaction is honored by the **Web** buyer's home **bank** , however, the **Web** buyer must be **authenticated** . For that purpose, the iDraftTM software at the **Web** seller's site connects the **Web** buyer (through his or her browser software, for example) with his or her home bank (accessed by means of the identification thereof provided by the **Web** buyer), again via a secure communication channel. As shown in step S25, the iDraftTM software of the **Web** buyer's home bank requests the **Web** buyer's password from the **Web** buyer. As shown in step S26, the **Web** buyer's password is then immediately
SUBSTITUTE SHEET (RULE 26)

encrypted using an encryption scheme that is identical to the encryption scheme originally used to store the **Web** buyer's chosen or assigned password. The **Web** buyer-provided password, therefore, is immediately encrypted within the iDraftTM software at the **Web** buyer's home bank in a manner that is wholly transparent to the **Web** buyer. Although there may be a short period of time (on the order of nano- or milliseconds) between the receipt of the unencrypted, clear password from the **Web** buyer and its later encryption, the unencrypted password is never accessible to or displayed by the **Web** seller or the **Web** buyer's home bank, their employees or other individuals. As also shown in step S26, the **Web** buyer's home bank then compares the encrypted password with the previously stored and encrypted password corresponding to the ID provided by the **Web** buyer in step S23.

The identification of the Web buyer's home bank may, for...

13/3,K/19 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00739972 **Image available**

TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS

PROCEDE DE FINANCEMENT DE TRANSACTIONS COMMERCIALES, INSTRUMENTS ET SYSTEMES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200052555 A2-A3 20000908 (WO 0052555)

Application: WO 2000US5644 20000303 (PCT/WO US00005644)

Priority Application: US 99264171 19990305

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU CA CN JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English
Fulltext Word Count: 32901

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim

... 5 communications addresses or the like. One way of effecting such updates is by automated **online** access to a source database of such information, preferably, when the record is requested. Coordinating...as ernal attachments, if desired or by pulling the file as a download from a **web** site maintained by the exporter, or third party administrator TPA, to the importer. Alternatively, importer...

...to retrieve the file by FTP download from the exporter or third party administrator TPA **web** site. In step 106 "Y" if importer I signs the I oE and pro forma...

...sea or air. When regulations and practice permit these documents may be forwarded by fax, **Internet** or other network. Preferably, exporter E also copies the 2oE and the invoice to third...third party administrator TPA makes available in actual or visual form tile I oE to **financial institution** FUSI with **verification** or proof of shipment, or **verification** or proof of release of goods for shipment, and requests that FI/SI issue the...

...and invoice from exporter E and forwards same to financial institution FI/SI, step 150. **Financial institution** FI/SI attaches the original **executed** I oE, step 152, and sends the documents to I's bank, requesting payment of...

...to participate effectively in the trade financing methods of the invention by virtue of their **worldwide** credit databases providing credit information oil a large number of individuals and businesses in many...208 which provides access to scanned images of tile docurrients employed in tile financing process. **Internet** Implementation. The methods and instruments of tills invention are well suited to take advantage of the **Internet** 's ubiquity, communications efficiency, constant desktop availability and ease of use, to facilitate the conduct and growth in number of import-export trade transactions. Thus., operating through one or more **web** sites, a third party administrator call expedite individual trade transactions, permit any authorized party anywhere with **Internet** access to track progress of one or more import-export trade transactions, serve as a...

...to all import-export transaction. Employing customary ISP client access or operating through their own **web** sites, parties to a trade transaction, for example the exporter or importer, can utilize the...

...third party administrator TPA will, in time, with the experience of a diversity of trade **transactions** , build a **reservoir** of **data** , knowhow and contacts that can be communicated and administered via the **Internet** , or other suitable communications medium, to the benefit of many exporters, importers and other traders...

...Thus the novel financing instruments described herein can be communicated via fax or via the **Internet** , according to the needs and

preferences of the parties, with the expectation that more sophisticated
...

...the second document having indicia indicating information describing
that commercial transaction. The seller notifies a **financial**
institution respecting the **execution** and sending of the first
document having indicia purporting to legally bind the buyer upon...

13/AN,AZ,TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2005 European Patent Office. All rts. reserv.

01930027

Secure transaction management

Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung

Procede et dispositif de gestion de transactions securisees

APPLICATION (CC, No, Date): EP 2005075672 960213;

PRIORITY (CC, No, Date): US 388107 950213

13/AN,AZ,TI/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2005 European Patent Office. All rts. reserv.

01900422

Method of conducting payments for ordered goods that are to be shipped to the buyer, whereby financial settlement is delayed until a pre-determined delivery status occurs

Verfahren zum Durchfuehren einer Bezahlung von bestellten Waren, die zum Käufer geliefert werden, wobei die Zahlung bis zum Eintreten eines vorbestimmten Lieferstatus verzögert wird

Methode de paiement d'articles commandes en attente de livraison, dont le reglement financier est retarde jusqu' a l'occurrence d'une condition de livraison predeterminee

APPLICATION (CC, No, Date): EP 2003078562 031116;

13/AN,AZ,TI/3 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2005 European Patent Office. All rts. reserv.

01869029

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

APPLICATION (CC, No, Date): EP 2004078194 960213;

PRIORITY (CC, No, Date): US 388107 950213

13/AN,AZ,TI/4 (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2005 European Patent Office. All rts. reserv.

01796015

Mobile electronic commerce system

Mobiles elektronisches Handelssystem

Systeme de commerce electronique mobile

APPLICATION (CC, No, Date): EP 2004015278 980813;

PRIORITY (CC, No, Date): JP 97230564 970813

13/AN,AZ,TI/5 (Item 5 from file: 348)
DIALOG(R)File 348:(c) 2005 European Patent Office. All rts. reserv.

01752676

Systems and methods for secure transaction management and electronic rights

protection
Systeme und Verfahren zur gesicherten Transaktionsverwaltung und
elektronischem Rechtsschutz
Systemes et procedes de gestion de transactions securisees et de protection
de droits electroniques
APPLICATION (CC, No, Date): EP 2004075701 960213;
PRIORITY (CC, No, Date): US 388107 950213

13/AN,AZ,TI/6 (Item 6 from file: 348)
DIALOG(R)File 348:(c) 2005 European Patent Office. All rts. reserv.

01504244
DATA ACCESS MANAGEMENT SYSTEM AND MANAGEMENT METHOD USING ACCESS CONTROL
TICKET
DATENZUGRIFFSMANAGEMENTSYSTEM UND MANAGEMENTVERFAHREN MIT EINEM
ZUGRIFFSSTEUERTICKET
SYSTEME DE GESTION D'ACCES AUX DONNEES ET PROCEDE DE GESTION UTILISANT UN
BILLET DE COMMANDE D'ACCES
APPLICATION (CC, No, Date): EP 2002702791 020307; WO 2002JP2113 020307
PRIORITY (CC, No, Date): JP 200173353 010315

13/AN,AZ,TI/7 (Item 7 from file: 348)
DIALOG(R)File 348:(c) 2005 European Patent Office. All rts. reserv.

01504243
MEMORY ACCESS CONTROL SYSTEM AND MANAGEMENT METHOD USING ACCESS CONTROL
TICKET
VORRICHTUNG ZUR SPEICHERZUGRIFFSTEUERUNG UND VERWALTUNGSVERFAHREN UNTER
VERWENDUNG EINES SPEICHERZUGRIFFSTICKETS
SYSTEME DE CONTROLE D'ACCES A LA MEMOIRE ET PROCEDE DE GESTION FAISANT
APPEL A UN TICKET DE CONTROLE D'ACCES
APPLICATION (CC, No, Date): EP 2002702790 020307; WO 2002JP2112 020307
PRIORITY (CC, No, Date): JP 200173352 010315

13/AN,AZ,TI/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

01066592
PURCHASING ON THE INTERNET USING VERIFIED ORDER INFORMATION AND BANK
PAYMENT ASSURANCE
ACHAT SUR INTERNET UTILISANT DES DONNEES DE COMMANDE VERIFIEES ET UNE
ASSURANCE DE PAIEMENT BANCAIRE
Application: WO 2003US14813 20030509 (PCT/WO US0314813)
Parent Application/Grant:
Related by Continuation to: US 2001859616 20010516 (CIP)

13/AN,AZ,TI/9 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

01056423
DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE
THEREFOR
PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE

ET ECHANGES COMMERCIAUX ASSOCIES

Application: WO 2003US7990 20030313 (PCT/WO US03007990)

13/AN,AZ,TI/10 (Item 10 from file: 349)

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

01000050

**MACHINE-IMPLEMENTABLE PROJECT FINANCE ANALYSIS AND NEGOTIATING TOOL
SOFTWARE, METHOD AND SYSTEM
LOGICIEL D'OUTIL DE NEGOCIATION ET D'ANALYSE FINANCIERES DE PROJET POUVANT
ETRE IMPLEMENTE SUR MACHINE, ET PROCEDE ET SYSTEME CORRESPONDANTS**

Application: WO 2001US30716 20011001 (PCT/WO US01030716)

13/AN,AZ,TI/11 (Item 11 from file: 349)

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00986961

**TIMING-INSENSITIVE GLITCH-FREE LOGIC SYSTEM AND METHOD
SYSTEME LOGIQUE INSENSIBLE AUX DEFAILLANCES ET AUX PROBLEMES DE
SYNCHRONISATION ET PROCEDE ASSOCIE**

Application: WO 2001US25546 20010814 (PCT/WO US0125546)

13/AN,AZ,TI/12 (Item 12 from file: 349)

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00963611

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET
POUR SERVICES DE LOCATION DE VEHICULES**

Application: WO 2001US51431 20011019 (PCT/WO US0151431)

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

13/AN,AZ,TI/13 (Item 13 from file: 349)

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00833839

**CLIENT-CENTERED SECURE E-COMMERCE
COMMERCE ELECTRONIQUE SECURISE AXE SUR LE CLIENT**

Application: WO 2000CA1072 20000918 (PCT/WO CA0001072)

13/AN,AZ,TI/14 (Item 14 from file: 349)

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00806384

**NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND
METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE**

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

13/AN,AZ,TI/15 (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00788815

**METHODS AND SYSTEMS FOR CARRYING OUT DIRECTORY-AUTHENTICATED ELECTRONIC
TRANSACTIONS INCLUDING CONTINGENCY-DEPENDENT PAYMENTS VIA SECURE
ELECTRONIC BANK DRAFTS**

**PROCEDES ET SYSTEMES PERMETTANT D'EFFECTUER DES TRANSACTIONS ELECTRONIQUES
AUTHENTIFIEES PAR REPERTOIRE COMPRENANT DES PAIEMENTS DEPENDANT D'UNE
CONTINGENCE VIA DES TRAITES BANCAIRES ELECTRONIQUES PROTEGEES**

Application: WO 2000US26054 20000922 (PCT/WO US0026054)

13/AN,AZ,TI/16 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00784184

**A SYSTEM, METHOD FOR FIXED FORMAT STREAM COMMUNICATION IN A COMMUNICATION
SERVICES PATTERNS ENVIRONMENT**

**SYSTEME, PROCEDE ET ARTICLE POUR FLUX DE FORMAT FIXE DANS UN ENVIRONNEMENT
A CONFIGURATIONS DE SERVICES DE COMMUNICATION**

Application: WO 2000US24114 20000831 (PCT/WO US0024114)

13/AN,AZ,TI/17 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00761423

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING
WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF
TECHNOLOGY**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES
COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE
TECHNOLOGIE**

Application: WO 2000US14457 20000524 (PCT/WO US0014457)

13/AN,AZ,TI/18 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00761422

BUSINESS ALLIANCE IDENTIFICATION

**SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU**

Application: WO 2000US14375 20000524 (PCT/WO US0014375)

13/AN,AZ,TI/19 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00739972

TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS

**PROCEDE DE FINANCEMENT DE TRANSACTIONS COMMERCIALES, INSTRUMENTS ET
SYSTEMES**

Application: WO 2000US5644 20000303 (PCT/WO US00005644)

13/AN,AZ,TI/20 (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00376923

STRUCTURED FOCUSED HYPERTEXT DATA STRUCTURE

STRUCTURE DE DONNEES HYPERTEXTE ARTICULEE SUR LA STRUCTURATION

Application: WO 96IL131 19961023 (PCT/WO IL9600131)

? show files;ds
File 2:INSPEC 1969-2005/Sep W3
(c) 2005 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2005/Aug
(c) 2005 ProQuest Info&Learning
File 65:Inside Conferences 1993-2005/Sep W4
(c) 2005 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Jul
(c) 2005 The HW Wilson Co.
File 474:New York Times Abs 1969-2005/Sep 26
(c) 2005 The New York Times
File 475:Wall Street Journal Abs 1973-2005/Sep 26
(c) 2005 The New York Times
File 256:TecInfoSource 82-2005/Sep
(c) 2005 Info.Sources Inc
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 139:EconLit 1969-2005/Sep
(c) 2005 American Economic Association

Set	Items	Description
S1	3637018	BUYER? ? OR PURCHAS??? OR CONSUMER? ? OR VENDEE? ? OR PATR- ON? ? OR CUSTOMER? ? OR CLIENT? ? OR SHOPPER? ? OR USER? ? OR ORDER??? OR BOUGHT OR CHOOS??? OR CHOSEN OR SELECT??? OR TRAN- SACTION? ?
S2	259943	WITHHOLD??? OR WITH()HOLD??? OR WITHOLD??? OR RESERV??? OR KEEP???()BACK OR DEFER? OR OMIT? ? OR OMITT??? OR LEAV???()OUT OR "NOT"() (INCLUD??? OR COMPLETE? ?) OR INCOMPLETE OR HIDE? ? OR HIDING OR CONCEAL???
S3	3995373	INFORMATION OR DATA OR FACTS OR INFO OR (ACCOUNT OR CARD OR CHARGE CARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ?)()NUMBER OR VARIABLE? ?
S4	446472	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT)() (INS- TITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2W)LOAN? OR S(W-)L OR CREDIT()UNION? ? OR TRUSTED()THIRD()PARTY OR TTP?
S5	2206837	VERIF? OR VALIDAT? OR CONFIRM? OR ASSUR? OR PROVE? OR AUTH- ENTICAT? OR AUTHORI? OR CERTIFY OR CERTIFI? OR COMPLET??? OR - FINISH??? OR FINALI? OR EXECUT???
S6	695381	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD- WIDE??? OR WIDEBEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (COMPUTER OR COMMUNICATION? - ?)()NETWORK OR ONLINE OR ON()LINE
S7	1151	S1(10N) (S2(5N)S3)
S8	24490	S4(10N)S5
S9	0	S6(S)S7(S)S8
S10	0	S6 AND S7 AND S8
S11	2	S7(S)S8
S12	2	S7 AND S8
S13	847	S2 AND S3 AND S4 AND S5
S14	27	S6 AND S13
S15	18	S14 NOT PY>2000
S16	14	S15 NOT PD=20000926:20051031
S17	11	RD (unique items)

17/3,K/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
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04403233 INSPEC Abstract Number: D89001652

Title: Banker '80' II: good news for commercial banks
Journal: Banking Software Review vol.13, no.3 p.20-1
Publication Date: Autumn 1988 Country of Publication: USA
CODEN: BASREM ISSN: 0747-2609
Language: English
Subfile: D

Title: Banker '80' II: good news for commercial banks
...Abstract: s Banker '80' II system and its sister software, Thrift '80' II are designed for **banks** and thrifts with up to \$250 million in assets. Banker '80' II and Thrift '80' II are **online**, **data** base-oriented systems comprising General Ledger, Demand Deposit Account (DDA) administration, including regular checking, NOW, Super NOW, money market, sweep accounts and ready **reserve**; Savings, which includes capability for regular savings, **certificates** of deposit, pass-book and club accounts, NOW, Super NOW, money market and individual retirement...
...Identifiers: ready **reserve**;

17/3,K/8 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06685295
Thai Airways introduces ticketless flight services
THAILAND: TICKETLESS FLIGHT SYSTEM OF THAI
The Nation (XBO) 08 Sep 1998 P.F3
Language: ENGLISH

The Thai Airways International (THAI) has initiated a new IT project which allows customers to **reserve** flight seats and make payments electronically via the **Internet**. The ThaiTouch system is an alliance with the Krung Thai **Bank** (KTB) for the payment system. During the initial stage, only KTB's card holders can...

... the ThaiTouch service. Passengers need only use their credit card to register for electronic payment **authorisation** with the **bank**. They can purchase domestic flight tickets for at most three travelling companions and themselves. KTB...

... collecting their boarding pass at the check-in counter. THAI has plans to allow other **bank**'s cardholders to use the service in future.

COMPANY: KTB; KRUNG THAI **BANK**; **INTERNET**; THAI; THAI AIRWAYS INTL
PRODUCT: Commercial **Banks**
EVENT: Planning & **Information**

17/AA,AN,TI/1 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Using the Internet in teaching and learning: a U.K. perspective

17/AA,AN,TI/2 (Item 2 from file: 2)
DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Banker '80' II: good news for commercial banks

17/AA,AN,TI/3 (Item 1 from file: 35)
DIALOG(R)File 35:(c) 2005 ProQuest Info&Learning. All rts. reserv.

01294539
**A MOLECULAR BIOLOGICAL ANALYSIS OF ORGANOGENESIS IN CULTURED RADIATA PINE
COTYLEDONS (PINUS RADIATA)**

17/AA,AN,TI/4 (Item 1 from file: 475)
DIALOG(R)File 475:(c) 2005 The New York Times. All rts. reserv.

08023906 NYT Sequence Number: 000000990604
FDIC SEEKS RULE FOR BANKS TRAILING IN Y2K PRECAUTION

17/AA,AN,TI/5 (Item 1 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09353936
RBI permits gilt trading on BSE
INDIA: BOURSE TO LAUNCH PUBLIC OFFERING

17/AA,AN,TI/6 (Item 2 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09180366
BNP plans to open account in retail banking
INDIA: BNP PLANS RS 200 CR INVESTMENT HERE

17/AA,AN,TI/7 (Item 3 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06687292
Old Mutual in talks on moving listing to London
SOUTH AFRICA: OLD MUTUAL DISCUSSES LISTING MOVE

17/AA,AN,TI/8 (Item 4 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06685295
Thai Airways introduces ticketless flight services

THAILAND: TICKETLESS FLIGHT SYSTEM OF THAI

17/AA,AN,TI/9 (Item 5 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06552633

Gold Slips Below \$300 an Ounce And Some See It Heading Lower

WORLD: LOW GOLD PRICE COULD AFFECT PRODUCTION

17/AA,AN,TI/10 (Item 6 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06058529

Reed Elseveir buys US data banks for USD 1.5bn

US: REED BUYS MEAD DATA CENTRAL

17/AA,AN,TI/11 (Item 1 from file: 139)

DIALOG(R)File 139:(c) 2005 American Economic Association. All rts. reserv.

509415

**TITLE: How to Access Financial Data of the Internet and Use for
Research in Finance and Economics**

AUTHOR(S) AFFILIATION: IN State U

? show files;ds
File 20:Dialog Global Reporter 1997-2005/Sep 28
(c) 2005 Dialog

Set	Items	Description
S1	3344420	WITHHOLD??? OR WITH()HOLD??? OR WITHOLD??? OR RESERV??? OR KEEP???()BACK OR DEFER? OR OMIT? ? OR OMITT??? OR LEAV???()OUT OR "NOT"() (INCLUD??? OR COMPLETE? ?) OR INCOMPLETE OR HIDE? ? OR HIDING OR CONCEAL???
S2	8014763	INFORMATION OR DATA OR FACTS OR INFO OR (ACCOUNT OR CARD OR CHARGE CARD? ? OR CREDIT CARD? ? OR DEBIT CARD? ? OR BANK CARD? ? OR CHECK CARD? ? OR CHEQUE CARD? ?) ()NUMBER OR VARIABLE? ?
S3	3988112	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT) () (INS- TITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2W)LOAN? OR S(W-)L OR CREDIT()UNION? ? OR TRUSTED()THIRD()PARTY OR TTP?
S4	5833115	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD- WIDE??? OR WIDEBWEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (COMPUTER OR COMMUNICATION? - ?) ()NETWORK OR ONLINE OR ON()LINE
S5	68718	S1(5N)S2
S6	659131	S3(10N) (VERIF? OR VALIDAT? OR CONFIRM? OR ASSUR? OR PROVE? OR AUTHENTICAT? OR AUTHORI? OR CERTIFY OR CERTIFI? OR COMPLET- ??? OR FINISH??? OR FINALI? OR EXECUT???)
S7	57	S4(S)S5(S)S6
S8	11	S7 NOT PY>2000
S9	11	S8 NOT PD=20000926:20051031
S10	11	RD (unique items)

10/3,K/8

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 Dialog. All rts. reserv.

03005834

CSC Delivers Customer-Centric Origination and Collection System

PR NEWSWIRE

October 02, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 422

... 1998. Headquartered in El Segundo, Calif., the company has 45,000 employees in 700 offices **worldwide** and provides clients with a wide range of professional services, including management consulting, information systems...

10/3,K/9

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 Dialog. All rts. reserv.

02811825

Small Banks Charge Fewer, Lower Fees According to Federal Reserve Data

PR NEWSWIRE

September 15, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 611

...fournier@ibaa.org. To access a searchable **online** list of nearly 1,000 surcharge-free ATMs or community banks near you, visit IMA's award-winning **Web** site at <http://www.ibaa.org>. IBAA is the primary voice for the nation's...

10/AA,AN,TI/1

DIALOG(R)File 20:(c) 2005 Dialog. All rts. reserv.

10402445

Banc of America Securities Tops Syndicated Lending League Tables For First Quarter 2000

10/AA,AN,TI/2

DIALOG(R)File 20:(c) 2005 Dialog. All rts. reserv.

09082024

International reserves rise \$492m at \$36.650bn Monday

10/AA,AN,TI/3

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08686389

High School Students to Advise Federal Reserve Board On National Monetary Policy

10/AA,AN,TI/4

DIALOG(R)File 20:(c) 2005 Dialog. All rts. reserv.

06655755

Daily Financial Report for 10 Aug 99

10/AA,AN,TI/5

DIALOG(R)File 20:(c) 2005 Dialog. All rts. reserv.

05213859

Top 100 World Financial Institutions in Market Capitalization

SECTION TITLE: Top 100 World Financial Institutions in Market Capitalization

10/AA,AN,TI/6

DIALOG(R)File 20:(c) 2005 Dialog. All rts. reserv.

03975294

Advanced Switching Communications Introduces RBOX Multi-Service Aggregator

10/AA,AN,TI/7

DIALOG(R)File 20:(c) 2005 Dialog. All rts. reserv.

03048424

Featured News from Business Week Online's Daily Briefing

10/AA,AN,TI/8

DIALOG(R)File 20:(c) 2005 Dialog. All rts. reserv.

03005834

CSC Delivers Customer-Centric Origination and Collection System

10/AA,AN,TI/9

DIALOG(R)File 20:(c) 2005 Dialog. All rts. reserv.

02811825

Small Banks Charge Fewer, Lower Fees According to Federal Reserve Data

10/AA,AN,TI/10

DIALOG(R)File 20:(c) 2005 Dialog. All rts. reserv.

02038365

Imperfections in financial system persist

SECTION TITLE: INVESTMENT & FINANCE

10/AA,AN,TI/11

DIALOG(R)File 20:(c) 2005 Dialog. All rts. reserv.

01254443

Fed Names Two San Diegans to Advisory Council

? show files;ds
File 275:Gale Group Computer DB(TM) 1983-2005/Sep 27
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File 476:Financial Times Fulltext 1982-2005/Sep 28
(c) 2005 Financial Times Ltd
File 610:Business Wire 1999-2005/Sep 28
(c) 2005 Business Wire.
File 613:PR Newswire 1999-2005/Sep 28
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File 621:Gale Group New Prod.Annou.(R) 1985-2005/Sep 28
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(c) 2005 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2005/Sep 27
(c) 2005 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2005/Sep 27
(c) 2005 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	1756506	WITHHOLD??? OR WITH()HOLD??? OR WITHOLD??? OR RESERV??? OR KEEP???()BACK OR DEFER? OR OMIT? ? OR OMITT??? OR LEAV???()OUT OR "NOT"() (INCLUD??? OR COMPLETE? ?) OR INCOMPLETE OR HIDE? ? OR HIDING OR CONCEAL???
S2	9211969	INFORMATION OR DATA OR FACTS OR INFO OR (ACCOUNT OR CARD OR CHARGE CARD? ? OR CREDIT CARD? ? OR DEBIT CARD? ? OR BANK CARD? ? OR CHECK CARD? ? OR CHEQUE CARD? ?)()NUMBER OR VARIABLE? ?
S3	2260946	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT)() (INS- TITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2W)LOAN? OR S(W-)L OR CREDIT()UNION? ? OR TRUSTED()THIRD()PARTY OR TTP?
S4	7096500	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD- WIDE??? OR WIDEBWEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (COMPUTER OR COMMUNICATION? - ?)()NETWORK OR ONLINE OR ON()LINE
S5	56877	S1(5N)S2
S6	240466	S3(10N) (VERIF? OR VALIDAT? OR CONFIRM? OR ASSUR? OR PROVE? OR AUTHENTICAT? OR AUTHORI? OR CERTIFY OR CERTIFI? OR COMPLET- ??? OR FINISH??? OR FINALI? OR EXECUT???)
S7	20	S4(S)S5(S)S6
S8	8	S7 NOT PY>2000
S9	7	S8 NOT PD=20000926:20051031
S10	6	RD (unique items)

10/3,K/4 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04662920 Supplier Number: 62200011 (USE FORMAT 7 FOR FULLTEXT)

Chase Gets Positive.

Bank Technology News, v14, n5, p33

May, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2854

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...to launch a system that allows corporate clients to reconcile their checking accounts through the **Internet**. The technology, called the Positive Pay Exception Notification System, will kick off in the next... CA-based Tumbleweed Communications Corp.'s Integrated Messaging Exchange, or IME, which provides two-way **online** communication. Through IME, an **Internet** server allows a business to send preexisting communications by email, in a secure, "trackable" and...produces an image of the check and scans the images into the server via the **Internet**. "The clients view them (over the **Web**) and send back their responses," Burghardt explains. Using a pull-down menu, the check then...customers will adopt the Positive Pay software. On the other hand, if a company's **Internet** capabilities are insufficient, it could take time and money to upgrade them. The expert community...

...Litan, research director of payment systems for Stamford, CT-based GartnerGroup, says corporate fears about **Internet** security is the only stumbling block to IME. The software is a "perfect application ...s Pastore says that in the last 18 months companies have "recognized that they have **online** relationships with customers, and they want to leverage those relationships for more value. The logical different divisions with a

Web presence," with each unit using a different core application, such as for human resources or...

...is a common story among our customers," he explains. Before Positive Pay, Chase launched its **Internet** File Delivery in June 1999, also built on IME. One of the first lines of from the **Internet**. Although Tumbleweed has several smaller competitors in its industry, Pastore says its biggest competitor "is...

...can do this on their own." - Jan Jaben-Eilon "FICO" Creator Makes Credit Decisions On **Web** Consumers want quick approvals **online**, and Fair, Isaac & Co., is ready to provide instant credit decisions, through a **Web**-based system being made available this month. The veteran in credit analysis is taking its analytics to the **Web** with a product called LiquidCredit. The system provides **Web** site visitors with instant purchasing power or other credit through a network that connects ...Research, Cambridge, MA, anticipates a 74% increase in the amount of credit granted on the **Internet** this year, and estimates that by 2003 more than \$160 billion in consumer credit will be extended **online**. Fair, Isaac is the creator of the industry's ...lending. Now LiquidCredit addresses consumers and e-commerce companies' demands for instant decisions on the **Web**, Fair, Isaac says. Traditional credit decision processes are choked with paperwork: documents that needed to...

...lengthy credit analysis, and never-ending workloads for underwriters. "With LiquidCredit, we're targeting the **online** lenders, leasing agents and brokers who want a quick and easy credit transaction decision-making... Isaac. The analytics aren't so new, it's making them readily available on the **Web** that is, he explains. "Clients can interface with us directly through an e-commerce site or **Web** browser or through their **Web** hosting agent, so we can make decisions for them using their own lending criteria. That...used for both business and consumer credit decisions. Companies can use LiquidCredit on their own **Web** sites or they can remotely access it for decisions made in stores, call centers ...commerce," says Tom Grudnowski, president and CEO of Fair, Isaac. "We think that using the **Internet** to simply make faster decisions is not enough. With LiquidCredit, we think we're providing Arena Nurturing E-Community Is the customer tug of war between financial institutions and **Web** portals escalates, banks and brokerages are looking to hone their **online** offerings and thwart the likes of America **Online** 's Personal Finance Channel and Yahoo Finance. Arena Networks Inc. wants to give these institutions...

...software vendor enables financial companies to build message boards and "hosted chat" sessions into their **Web** sites. Such features provide customers an outlet to share their thoughts, while giving institutions a way to monitor customer interests and concerns. "Everyone wants to be on the **Web** ," says Peter Eliopoulos, chief marketing officer at Arena. "But the problems that arise for financial institutions **online** are fragmentation of users and dilution of customer loyalty." Building a **Web** community helps combat that sense of **online** isolation and erosion of loyalty, he contends. Of course, that's often easier said than done. Creating an **online** community "is hard to do even if you're a Citibank or Wells Fargo," he says. Eliopoulos did consulting work for Citibank and says its old **Web** bulletin board-a standard tool for fostering a sense of customer togetherness ...line or just another sales ruse. "Companies that go it alone usually fail at establishing **online** communities" he says. "So our insight was to take a network approach." That means Arena's **Web** community-building product connects numerous customers **online** over their individual financial institution's **Web** sites. For example, to access the electronic forum, **online** banking or brokerage customers simply click on a designated Arena link and are transported to...15% of the conversations are about everyday things like music and travel. Arena makes (financial **Web**) sites richer and more attractive by creating stickiness." Message boards and so-called chat events...

...Member organizations choose topics for discussion, and Arena invites experts from participating institutions to lead **online** dialogues. "That's how Arena differs from America **Online** ," Eliopoulos says. "Our events are professionally run and organized. And we allow our ...site users' interests, helping institutions refine their marketing strategies. To safeguard consumer privacy, personal identifying **information** is **omitted** , Eliopoulos says, although member firms assign customers confidential identifiers. "Bank customers are just numbers to...

...share customer information with the banks' competitors." To hedge its bets, however, Arena in its **online** promotional material rejects any responsibility for how member companies use customer **data** , **deferring** liability for any privacy violations to participants. States the company: "Arena does not control the...Arena generates for its advertisers. It's easy to implement the Arena service on a **Web** site, Eliopoulos says. "It

involves about two lines of HTML code and can take anywhere **Internet** -only bank, and **online** brokers At The Bell, Firsttrade and The Stock Register. The company expected to officially launch its product in early April. "There is strength in numbers **online**," Eliopoulos concludes. "Partnering and allying with other companies and learning about your customers is what's needed for success on the **Web** ." - Maria Bruno Baltimore To Secure Mobile E-Commerce Baltimore Technologies plc by the end of on the **Internet** , and transactions from wireless devices are taking off. Baltimore's approach would allow those shopping via mini- **Web** browsers on their cell phones to identify themselves using digital certificates. What's novel is ...

...brings a host of problems. Instead, the cell phone contains an address, almost like a **Web** site address, where the certificate is stored. The offering is not a single product, but...give any idea as to who is conducting the transaction-the crux of today's **Internet** fraud problem. When cell phones are sold they come equipped with public key infrastructure (PKI...person engaged in e-commerce on that phone is its owner. Still, many CAs and **banks** want some secure physical means of providing **certificates** . Digital **certificates** have been little used in retail applications, partly because of the distribution issue, partly because...security. The industry consensus is that at least \$1 billion of the \$23 billion in **Internet** purchases last year were fraudulent, he says. E-commerce via WAP cell phones has moved...

10/AA,AN,TI/1 (Item 1 from file: 613)
DIALOG(R)File 613:(c) 2005 PR Newswire Association Inc. All rts. reserv.

20000404CGTU051
Banc of America Securities Tops Syndicated Lending League Tables for First
Quarter 2000

10/AA,AN,TI/2 (Item 2 from file: 613)
DIALOG(R)File 613:(c) 2005 PR Newswire Association Inc. All rts. reserv.

20000120PHTH002
Philadelphia Fed Releases January Business Outlook Survey

10/AA,AN,TI/3 (Item 3 from file: 613)
DIALOG(R)File 613:(c) 2005 PR Newswire Association Inc. All rts. reserv.

19991213NYM124
High School Students to Advise Federal Reserve Board On National Monetary
Policy

10/AA,AN,TI/4 (Item 1 from file: 636)
DIALOG(R)File 636:(c) 2005 The Gale Group. All rts. reserv.

04662920 Supplier Number: 62200011
Chase Gets Positive.

10/AA,AN,TI/5 (Item 2 from file: 636)
DIALOG(R)File 636:(c) 2005 The Gale Group. All rts. reserv.

03274369 Supplier Number: 46721595
RELATED RULINGS

10/AA,AN,TI/6 (Item 3 from file: 636)
DIALOG(R)File 636:(c) 2005 The Gale Group. All rts. reserv.

03267716 Supplier Number: 46706497
BANKS COULD BE VENDORS UNDER OCC, FED PROPOSALS

? show files;ds
File 267:Finance & Banking Newsletters 2005/Sep 27
(c) 2005 Dialog
File 268:Banking Info Source 1981-2005/Sep W2
(c) 2005 ProQuest Info&Learning
File 625:American Banker Publications 1981-2005/Sep 27
(c) 2005 American Banker
File 626:Bond Buyer Full Text 1981-2005/Sep 27
(c) 2005 Bond Buyer
File 608:KR/T Bus.News. 1992-2005/Sep 28
(c)2005 Knight Ridder/Tribune Bus News
File 9:Business & Industry(R) Jul/1994-2005/Sep 27
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File 16:Gale Group PROMT(R) 1990-2005/Sep 27
(c) 2005 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2005/Sep 28
(c)2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

Set	Items	Description
S1	3070507	WITHHOLD??? OR WITH()HOLD??? OR WITHOLD??? OR RESERV??? OR KEEP???()BACK OR DEFER? OR OMIT? ? OR OMITT??? OR LEAV???()OUT OR "NOT"() (INCLUD??? OR COMPLETE? ?) OR INCOMPLETE OR HIDE? ? OR HIDING OR CONCEAL???
S2	14401248	INFORMATION OR DATA OR FACTS OR INFO OR (ACCOUNT OR CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ?) ()NUMBER OR VARIABLE? ?
S3	5577456	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT) () (INS- TITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2W)LOAN? OR S(W-)L OR CREDIT()UNION? ? OR TRUSTED()THIRD()PARTY OR TTP?
S4	8356127	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD- WIDE??? OR WIDEWEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (COMPUTER OR COMMUNICATION? - ?) ()NETWORK OR ONLINE OR ON()LINE
S5	166799	S1(5N)S2
S6	455245	S3(10N) (VERIF? OR VALIDAT? OR CONFIRM? OR ASSUR? OR PROVE? OR AUTHENTICAT? OR AUTHORI? OR CERTIFY OR CERTIFI? OR COMPLET- ??? OR FINISH??? OR FINALI? OR EXECUT???)
S7	73	S4(S)S5(S)S6
S8	16301	S5(10N) (BUYER? ? OR PURCHAS??? OR CONSUMER? ? OR VENDEE? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR SHOPPER? ? OR USE- R? ? OR ORDER??? OR BOUGHT OR CHOOS??? OR CHOSEN OR SELECT??? OR TRANSACTION? ?)
S9	16	S4(S)S6(S)S8
S10	15	S4(S) (S5(10N)S6)
S11	30	S9 OR S10
S12	11	S11 NOT PY>2000
S13	11	S12 NOT PD=20000926:20051031
S14	8	RD (unique items)

14/3,K/3 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

02222636 Supplier Number: 25756233 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Widening World of Wireless
(Wireless Communication devices will be developed to perform
person-to-person electronic payments; the number of wireless subscribers
is projected to rise to 500 mil by 2005)
Credit Card Management, v 13, n 4, p 52+
July 2000
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1716

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...based Entrust Technologies Inc. to support the delivery of digital
certificates to online merchants.

Digital **certificates** are security software, distributed by a so-called
trusted third party, that are used to **authenticate** parties in an
Internet transaction and to encrypt data related to that transaction
during the exchange process. As a...
...has made a business of authenticating merchants. Now the company will
jointly market with Entrust **Web** certificates as well as wireless
application protocol (WAP) certificates. WAP certificates are designed
specifically to secure **Internet transactions** involving wireless
devices.

photo omitted

First **Data** says it will jointly market the **certificates** with Entrust
through First Data's **financial - institution** partners, as well as sell
certificates directly to **Web** developers and wireless application
providers. Drysdale says there is already a market for the certificates...

...count, he said, the company was providing transaction-processing
services to more than 88,000 **Internet** merchants.

But it's not just those merchants already on the Web who make up...

14/3,K/5 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

07424551 Supplier Number: 62200011 (USE FORMAT 7 FOR FULLTEXT)
Chase Gets Positive.(Company Operations)
Bank Technology News, v14, n5, p33
May, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2854

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

customer is, and...

...share customer information with the banks' competitors." To hedge its bets, however, Arena in its **online** promotional material rejects any responsibility for how member companies use **customer data**, **deferring** liability for any privacy violations to participants. States the company: "Arena does not control the...

...Arena generates for its advertisers. It's easy to implement the Arena service on a **Web** site, Eliopoulos says. "It involves about two lines of HTML code and can take anywhere **Internet** -only bank, and **online** brokers At The Bell, Firsttrade and The Stock Register. The company expected to officially launch its product in early April. "There is strength in numbers **online**," Eliopoulos concludes. "Partnering and allying with other companies and learning about your customers is what's needed for success on the **Web**." - Maria Bruno Baltimore To Secure Mobile E-Commerce Baltimore Technologies plc by the end of...

...the technology since their business customers are being walloped by credit card fraud on the **Internet**, and transactions from wireless devices are taking off. Baltimore's approach would allow those shopping via mini-**Web** browsers on their cell phones to identify themselves using digital certificates. What's novel is...

...brings a host of problems. Instead, the cell phone contains an address, almost like a **Web** site address, where the certificate is stored. The offering is not a single product, but...

...give any idea as to who is conducting the transaction-the crux of today's **Internet** fraud problem. When cell phones are sold they come equipped with public key infrastructure (PKI...

...person engaged in e-commerce on that phone is its owner. Still, many CAs and **banks** want some secure physical means of providing **certificates**. Digital **certificates** have been little used in retail applications, partly because of the distribution issue, partly because...

...security. The industry consensus is that at least \$1 billion of the \$23 billion in **Internet** purchases last year were fraudulent, he says. E-commerce via WAP cell phones has moved...

*removed
unnecessary
pages 2-3*

14/AA,AN,TI/1 (Item 1 from file: 267)
DIALOG(R)File 267:(c) 2005 Dialog. All rts. reserv.

00002013
RELATED RULINGS

14/AA,AN,TI/2 (Item 1 from file: 608)
DIALOG(R)File 608:(c)2005 Knight Ridder/Tribune Bus News. All rts. reserv.

06569186
Database Users Blast Colorado Lien System

14/AA,AN,TI/3 (Item 1 from file: 9)
DIALOG(R)File 9:(c) 2005 The Gale Group. All rts. reserv.

02222636 Supplier Number: 25756233
The Widening World of Wireless

14/AA,AN,TI/4 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.
00728684 93-77905
The Federal Reserve Banks as Fiscal Agents and Depositories of the United States

14/AA,AN,TI/5 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

07424551 Supplier Number: 62200011
Chase Gets Positive.(Company Operations)

14/AA,AN,TI/6 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

06865781 Supplier Number: 58178411
High School Students to Advise Federal Reserve Board On National Monetary Policy.

14/AA,AN,TI/7 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.

09022862 SUPPLIER NUMBER: 18758396
Banks could be vendors under OCC, Fed proposals. (Office of the Comptroller of the Currency; Federal Reserve Board)(includes related articles on Appolo Trust Co.'s Internet banking platform and related rulings)

14/AA,AN,TI/8 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.

08521937 SUPPLIER NUMBER: 18076059
Dialing for digital dollars. (computerized trading)

? show files;ds

File 47:Gale Group Magazine DB(TM) 1959-2005/Sep 28
(c) 2005 The Gale group
File 635:Business Dateline(R) 1985-2005/Sep 27
(c) 2005 ProQuest Info&Learning
File 570:Gale Group MARS(R) 1984-2005/Sep 27
(c) 2005 The Gale Group
File 387:The Denver Post 1994-2005/Sep 27
(c) 2005 Denver Post
File 471:New York Times Fulltext 1980-2005/Sep 28
(c) 2005 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
(c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2005/Sep 27
(c) 2005 St Louis Post-Dispatch
File 498:Detroit Free Press 1987-2005/Sep 02
(c) 2005 Detroit Free Press Inc.
File 631:Boston Globe 1980-2005/Sep 27
(c) 2005 Boston Globe
File 633:Phil.Inquirer 1983-2005/Sep 26
(c) 2005 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2005/Sep 26
(c) 2005 Newsday Inc.
File 640:San Francisco Chronicle 1988-2005/Sep 28
(c) 2005 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2005/Sep 28
(c) 2005 Scripps Howard News
File 702:Miami Herald 1983-2005/Sep 25
(c) 2005 The Miami Herald Publishing Co.
File 703:USA Today 1989-2005/Sep 27
(c) 2005 USA Today
File 704:(Portland)The Oregonian 1989-2005/Sep 25
(c) 2005 The Oregonian
File 713:Atlanta J/Const. 1989-2005/Sep 25
(c) 2005 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2005/Sep 28
(c) 2005 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2005/Sep 28
(c) 2005 Christian Science Monitor

File 725:(Cleveland)Plain Dealer Aug 1991-2005/Sep 27
(c) 2005 The Plain Dealer
File 735:St. Petersburg Times 1989- 2005/Sep 25
(c) 2005 St. Petersburg Times
File 476:Financial Times Fulltext 1982-2005/Sep 28
(c) 2005 Financial Times Ltd
File 477:Irish Times 1999-2005/Sep 28
(c) 2005 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2005/Sep 27
(c) 2005 Times Newspapers
File 711:Independent(London) Sep 1988-2005/Sep 27
(c) 2005 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2005/Sep 28
(c) 2005 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2005/Sep 28
(c) 2005

Set	Items	Description
S1	2353126	WITHHOLD??? OR WITH()HOLD??? OR WITHOLD??? OR RESERV??? OR KEEP???()BACK OR DEFER? OR OMIT? ? OR OMITT??? OR LEAV???()OUT

OR "NOT"() (INCLUD??? OR COMPLETE? ?) OR INCOMPLETE OR HIDE? ?
OR HIDING OR CONCEAL???

S2 5200934 INFORMATION OR DATA OR FACTS OR INFO OR (ACCOUNT OR CARD OR
CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ?
OR CHECKCARD? ? OR CHEQUECARD? ?) ()NUMBER OR VARIABLE? ?

S3 2615065 BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT) () (INS-
TITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2W)LOAN? OR S(W-
)L OR CREDIT()UNION? ? OR TRUSTED()THIRD()PARTY OR TTP?

S4 2557341 CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD-
WIDE??? OR WIDEBWEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ?
OR HOMEPAGE? ? OR WEBSITE? ? OR (COMPUTER OR COMMUNICATION? -
?) ()NETWORK OR ONLINE OR ON()LINE

S5 56617 S1(5N)S2

S6 239978 S3(10N) (VERIF? OR VALIDAT? OR CONFIRM? OR ASSUR? OR PROVE?
OR AUTHENTICAT? OR AUTHORI? OR CERTIFY OR CERTIFI? OR COMPLET-
??? OR FINISH??? OR FINALI? OR EXECUT???)

S7 5 S4(S)S5(S)S6

S8 13 S6(3S) (S4(S)S5)

S9 6 S8 NOT PY>2000

S10 6 S9 NOT PD=20000926:20051031

S11 6 RD (unique items)

11/3,K/5 (Item 1 from file: 633)
DIALOG(R)File 633:Phil.Inquirer
(c) 2005 Philadelphia Newspapers Inc. All rts. reserv.

10540123

BUSINESS NEWS IN BRIEF

Philadelphia Inquirer (PI) - Wednesday, February 9, 2000
Edition: SF Section: BUSINESS Page: C03
Word Count: 1,233

...35 million, according to chairman David Sparks.

ELSEWHERE Reuters Group to transform itself into an **Internet** company

Reuters Group announced plans to spend \$802 million to transform the 150-year-old news organization into an **Internet** company that delivers instant financial data to consumers as well as financial institutions **worldwide**. Reuters said it plans to move its services to the **Internet** from its current satellite-delivery system over the next four years, targeting the estimated 40 million individuals who now view Reuters information on **Web** sites served by the company. Financial institutions and other customers who now receive financial data over Reuters' current system will also get the company's services via the **Internet**. Reuters said it would create **Web** sites for its news and financial information, and compete for consumers with America **Online** Inc. and other services.

Bank of New York to aid probe of Russian money-laundering

Bank of New York Co. agreed to provide **information** about its customers to Federal **Reserve** regulators after an examination into fund transfers from Russia. The bank agreed to report quarterly...

... released by the Fed. As much as \$7 billion may have been laundered through the **bank** over three years, **authorities** have said. Federal prosecutors have said they are trying to trace the origins of money that flowed from Russia through three Queens, New York, money-transfer companies and into the **bank**'s accounts. U.S., Russian and other European **authorities** are investigating whether Russian organized-crime figures laundered money.

Boeing Co. to consolidate commercial-jet...

11/3,K/6 (Item 1 from file: 713)
DIALOG(R)File 713:Atlanta J/Const.
(c) 2005 Atlanta Newspapers. All rts. reserv.

10225148

BUSINESS IN BRIEF

Atlanta Constitution (AC) - Friday, August 13, 1999
By: From our news services
Edition: Home Section: Business Page: F3
Document Type: Brief
Word Count: 611

... unable to identify which employee had forged an e-mail message on Tuesday accusing America **Online** of irresponsible behavior and, second,

because whoever did it sent the message to the one...

... has added a bit of Spy vs. Spy melodrama to a bitter dispute over instant **online** messaging that American **Online** and Microsoft --- the world's two largest **Internet** service providers --- have been waging for several weeks.

ATLANTA: Cox completes deal for TCA Cable...

... is overzealous in regulating the telephone, broadcast, cable television and satellite industries and oversteps its **authority** in reviewing mergers. Problem loans grow at largest U.S. **banks** Just as the United States seems poised to celebrate its longest economic expansion, the country...

... banks are showing signs of strain for the first time since the boom began. Federal **Reserve data** show that problem assets at the country's 50 biggest banks swelled last year for...

11/AA,AN,TI/1 (Item 1 from file: 47)
DIALOG(R)File 47:(c) 2005 The Gale group. All rts. reserv.

05393950 SUPPLIER NUMBER: 55015342
Quick access: find statistical data on the Internet.

11/AA,AN,TI/2 (Item 2 from file: 47)
DIALOG(R)File 47:(c) 2005 The Gale group. All rts. reserv.

04341535 SUPPLIER NUMBER: 17443511
Digital library concepts and technologies for the management of library
collections: an analysis of methods and costs.

11/AA,AN,TI/3 (Item 1 from file: 635)
DIALOG(R)File 635:(c) 2005 ProQuest Info&Learning. All rts. reserv.

59715087
A MATTER OF (TOP) DEGREES GROUP TRIES TO LURE LEADING COLLEGE GRADS BACK TO
OHIO

11/AA,AN,TI/4 (Item 2 from file: 635)
DIALOG(R)File 635:(c) 2005 ProQuest Info&Learning. All rts. reserv.

90-34075
Washington's Top 100 Private Companies

11/AA,AN,TI/5 (Item 1 from file: 633)
DIALOG(R)File 633:(c) 2005 Philadelphia Newspapers Inc. All rts. reserv.

10540123
BUSINESS NEWS IN BRIEF

11/AA,AN,TI/6 (Item 1 from file: 713)
DIALOG(R)File 713:(c) 2005 Atlanta Newspapers. All rts. reserv.

10225148
BUSINESS IN BRIEF

? show files;ds

File 13:BAMP 2005/Sep W3

(c) 2005 The Gale Group

File 56:Computer and Information Systems Abstracts 1966-2005/Sep

(c) 2005 CSA.

File 75:TGG Management Contents(R) 86-2005/Sep W3

(c) 2005 The Gale Group

File 996:NewsRoom 2000

(c) 2005 Dialog

File 141:Readers Guide 1983-2004/Dec

(c) 2005 The HW Wilson Co

File 646:Consumer Reports 1982-2005/Sep

(c) 2005 Consumer Union

File 482:Newsweek 2000-2005/Sep 27

(c) 2005 Newsweek, Inc.

File 483:Newspaper Abs Daily 1986-2005/Sep 26

(c) 2005 ProQuest Info&Learning

File 484:Periodical Abs Plustext 1986-2005/Sep W3

(c) 2005 ProQuest

Set	Items	Description
S1	3246867	WITHHOLD??? OR WITH()HOLD??? OR WITHOLD??? OR RESERV??? OR KEEP???()BACK OR DEFER? OR OMIT? ? OR OMITT??? OR LEAV???()OUT OR "NOT"() (INCLUD??? OR COMPLETE? ?) OR INCOMPLETE OR HIDE? ? OR HIDING OR CONCEAL???
S2	3984080	INFORMATION OR DATA OR FACTS OR INFO OR (ACCOUNT OR CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ?)()NUMBER OR VARIABLE? ?
S3	1448869	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT)() (INS- TITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2W)LOAN? OR S(W-)L OR CREDIT()UNION? ? OR TRUSTED()THIRD()PARTY OR TTP?
S4	2563195	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD- WIDE??? OR WIDEBWEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (COMPUTER OR COMMUNICATION? - ?)()NETWORK OR ONLINE OR ON()LINE
S5	262465	S1(5N)S2
S6	102081	S3(10N)(VERIF? OR VALIDAT? OR CONFIRM? OR ASSUR? OR PROVE? OR AUTHENTICAT? OR AUTHORI? OR CERTIFY OR CERTIFI? OR COMPLET- ??? OR FINISH??? OR FINALI? OR EXECUT???)
S7	36	S4(S)S5(S)S6
S8	33	S7 NOT PY>2000
S9	20	S8 NOT PD=20000926:20051031
S10	20	RD (unique items)

10/3,K/1 (Item 1 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2005 The Gale Group. All rts. reserv.

00711594 Supplier Number: 25817002 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Safety First

(When selecting a Web-based application service provider, the most crucial thing to look for is security)

Article Author(s): Gilster, Paul A

Workforce, v 79, n 9, p 52-58

September 2000

DOCUMENT TYPE: Journal ISSN: 0031-5745 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2221

TEXT:

...for three things: Security, security, security.

By Paul A. Gilster

Illustrations by Tim Teebken

photo **omitted**

Imagine it: A cost-efficient **information** system that handles your payroll, benefits, accounting, and other HR functions while you only pay...

...the latest software. * You can stop wishing. Such systems are here, in the form of **Web** -based outsourcing companies known as application service providers (ASPs). International Data Corporation sees **Web** -based outsourcing through ASPs as a \$2 billion market within the next three years. Both...

...reconfiguring key software to make it possible for you to work with ASPs over the **Internet** . * But ASPs have a downside: a nagging worry that priceless information could be compromised by...

...viruses can play tricks on your operating system. Credit card numbers pop up on illicit **Web** sites and computer break-ins make headline news. Security experts agree that these fears are...

...not for the reasons most people think. * Despite public perceptions, sending your information over the **Web** is perfectly safe. "The **Internet** is not a party line," says Peter S. Tippett, chief technologist at ICSA.net, a...

...of being intercepted is not even in the top 1,000 concerns for companies today. **Web** sites make a point of using encryption to guard against a problem we do not...

...going," adds Tippett, "is an entirely secure proposition." A case in point: ICSA.net has **verified** with all major credit card companies, security firms, numerous **banks** , and law-enforcement agencies the number of cases in which credit card information was intercepted over the **Internet** .

10/3,K/3 (Item 3 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2005 The Gale Group. All rts. reserv.

00506252 Supplier Number: 23538458 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Untangle a Web of Possibilities

(Finding sites on the World Wide Web; using a site for export)

Article Author(s): Adams, Eric J

World Trade, v 9, n 6, p 46-47

June 1996

DOCUMENT TYPE: Journal ISSN: 1054-8637 (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1043

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...around the country, and ways to take advantage of myriad Federal Export Promotion Services.

photo omitted

You'll find additional **info** on procurement and business opportunities and more data on the **home page** of the Bureau of Export Administration (<http://www.doc.gov/resources/BXA...info.html>), and no search of a country or industry is **complete** without a visit to the National Trade Data **Bank** (<http://www.star-usa.gov>) for lists of market research reports, country commercial guides, and...

10/3,K/18 (Item 1 from file: 484)
DIALOG(R)File 484:Periodical Abs Plustext
(c) 2005 ProQuest. All rts. reserv.

04292907 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Trusting the net

Radcliff, Deborah

Computerworld (COW), v33 n18, p46-47, p.2

May 3, 1999

ISSN: 0010-4841 JOURNAL CODE: COW

DOCUMENT TYPE: Feature

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1196

TEXT:

... In addition, a new ABA for-profit spinoff, ABAecom, is positioning itself to be a **certificate - validation authority** for **Internet banks** and merchants.

A banking seal and **certificate validation** from the banking industry are the only viable ways to conduct electronic banking and e...

10/3,K/19 (Item 2 from file: 484)
DIALOG(R)File 484:Periodical Abs Plustext
(c) 2005 ProQuest. All rts. reserv.

03455239 (USE FORMAT 7 OR 9 FOR FULLTEXT)

What chance for the virtual taxman?

Owens, Jeffrey
OECD Observer (OED), n208, p16-19, p.4
Oct 1997
ISSN: 0029-7054 JOURNAL CODE: OED
DOCUMENT TYPE: Feature
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2309

TEXT:

... a rapid expansion in cross-border activities.
(Photograph Omitted)
The process of 'disintermediation' via the **Internet** will, as the word suggests, substantially reduce the role of intermediaries: financial and other information, for example, may become available without the intervention of **banks** and similar institutions, with the result that the tax **authorities** will no longer be able to rely upon them to collect **withholding** taxes. The development of encrypted **information** may mean, furthermore, that governments have no access to the content of messages sent on...

10/3,K/20 (Item 3 from file: 484)
DIALOG(R)File 484:Periodical Abs Plustext
(c) 2005 ProQuest. All rts. reserv.

03241773 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Legal developments

Johnson, Jennifer J
Federal Reserve Bulletin (FRS), v83 n4, p271-356, p.86
Apr 1997
ISSN: 0014-9209 JOURNAL CODE: FRS
DOCUMENT TYPE: Feature
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 32764

TEXT:

... for violations. 225.7 Exceptions to tying restrictions
Subpart A--General Provisions
Section 225.1 **Authority**, purpose, and scope.
(a) **Authority**. This part 1 (Regulation Y) is issued by the Board of Governors of the Federal...

10/AA,AN,TI/1 (Item 1 from file: 13)
DIALOG(R)File 13:(c) 2005 The Gale Group. All rts. reserv.
00711594 Supplier Number: 25817002
Safety First

10/AA,AN,TI/2 (Item 2 from file: 13)
DIALOG(R)File 13:(c) 2005 The Gale Group. All rts. reserv.
00708888 Supplier Number: 25757240
The Widening World of Wireless

10/AA,AN,TI/3 (Item 3 from file: 13)
DIALOG(R)File 13:(c) 2005 The Gale Group. All rts. reserv.
00506252 Supplier Number: 23538458
Untangle a Web of Possibilities

10/AA,AN,TI/4 (Item 1 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.
156Q0FAJ
German Stocks PM: DAX rebounds on improving market conditions

10/AA,AN,TI/5 (Item 2 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.
154P0J61
German Stocks PM: DAX ends near day's low on CPI data, Telekom

10/AA,AN,TI/6 (Item 3 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.
153P05J0
UK Stocks Review: FTSE 100 nears close little changed on day

10/AA,AN,TI/7 (Item 4 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.
153L060T
German Stocks PM: DAX gains, but most blue chips fall into red

10/AA,AN,TI/8 (Item 5 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.
153E06C2
UK Stocks Review: FTSE-100 closes up on easing rate hike fears

10/AA,AN,TI/9 (Item 6 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.

152Z03UK
Australian Stocks Review: Market drifts higher on thin trade

10/AA,AN,TI/10 (Item 7 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.

152A121E
UK-London: software-related services

10/AA,AN,TI/11 (Item 8 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.

151Z0WZ7
Chase Gets Positive.

10/AA,AN,TI/12 (Item 9 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.

1519083V
Barak responds to U.S. summons to meet on Lebanon, peacemaking Desk:
RECAPS, UPDATES with Albright quote. Prime minister due to

10/AA,AN,TI/13 (Item 10 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.

151903X9
BRIDGE ALERT: EU DEBT: Summary of the UK/US press for bond mkt

10/AA,AN,TI/14 (Item 11 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.

15120FRW
Europe FX Review: Bank of Japan fails to keep yen down

10/AA,AN,TI/15 (Item 12 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.

14YV0K35
Greenspan's Re-nomination Hearing, CNNfn

10/AA,AN,TI/16 (Item 13 from file: 996)
DIALOG(R)File 996:(c) 2005 Dialog. All rts. reserv.

14YH1286
A shining dollar in workers' pockets

10/AA,AN,TI/17 (Item 14 from file: 996)
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